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**FACTORS INFLUENCING THE INTENTION TO HAVE ISLAMIC
WILL AMONG ACADEMIC STAFF OF UNIVERSITI MALAYSIA
PERLIS**

BY

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UUM
Universiti Utara Malaysia

**Research Paper Submitted to the
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Pusat Pengajian Perniagaan Islam
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Abstract

The purpose of this study is to identify the determinants of intention to have Islamic will by measuring the following factors: religiosity, attitude, social influence, and awareness on the intention to have Islamic will. The theory of reasoned action was used as a basis for this study. A structured question was designed where the data were analysed by using T-test, ANOVA, correlation and multi regression analysis. The aims of this paper are to identify the differences of intention to have Islamic will based on the demographic factors (gender, marital status, age, highest educational level, and monthly income level) and to determine the relationship between (religiosity, attitude, social influence, and awareness) and the intention to have Islamic will and to examine the factors influencing the intention to have Islamic will. The study has targeted certain population which is the academic staff of Universiti Malaysia Perlis (UniMAP). It employed a quantitative type of research using questionnaires and the sample comprised of 234 respondents. The study found three determinants to be significant in influencing the intention to have Islamic will namely monthly income, attitude, and awareness. Therefore, this study provided great contributions, implications and has recommended for Islamic estate planning institutions and the financial institutions which offer Islamic will on how to improve the people encourage to have Islamic will to reduce the amount of the unclaimed inheritance.

Keywords: Islamic will, Islamic estate planning, intention, attitude, religiosity, social influence, awareness.



Abstrak

Kajian ini adalah bertujuan untuk mengenal pasti hasrat memiliki wasiat dengan mengambil kira faktor-faktor dari segi religiositas, sikap, pengaruh sosial, dan kesedaran niat untuk memiliki wasiat. Teori yang digunakan bagi kajian ini adalah Teori Tindakan Persoalan secara berstruktur digunakan untuk menganalisa kajian ini dengan menggunakan analisis t-test, ANOVA, korelasi dan analisis regresi pelbagai. Kajian ini merupakan usaha untuk menentukan niat memiliki wasiat dengan menyiasat dari lima sudut pembolehubah iaitu niat untuk memiliki, keagamaan, sikap, pengaruh sosial, dan kesedaran. Tujuan kajian ini adalah untuk mengenal pasti perbezaan niat untuk memiliki wasiat berdasarkan dari faktor demografi (jantina, status perkahwinan, umur, tahap pendidikan tertinggi, dan tahap pendapatan bulanan), untuk menentukan hubungan antara (keagamaan sikap, pengaruh sosial, dan kesedaran), niat untuk memiliki wasiat dan untuk mengkaji faktor-faktor yang mempengaruhi hasrat memiliki wasiat. Jesteru itu, sasaran bagi kajian ini merupakan kakitangan akademik dari Universiti Malaysia Perlis (UniMAP). Data kuantitatif digunakan untuk pemilihan sampel yang terdiri daripada 234 responden. Kajian ini menemukan tiga penentu yang penting dalam mempengaruhi niat untuk memiliki wasiat iaitu pendapatan bulanan, sikap, dan kesedaran. Dapatan kajian ini menunjukkan sumbangan besar dari segi implikasi dan mencadangkan kepada institusi perancangan harta tanah Islam dan institusi kewangan yang menawarkan wasiat, bahawa perlunya penambahbaikan dengan memberi galakan kepada masyarakat untuk dengan memiliki wasiat kerana secara langsung kerana ianya dapat mengurangkan jumlah warisan yang tidak dituntut.

Kata kunci: wasiat, perancangan harta pusaka Islam, niat, sikap, keagamaan, pengaruh sosial, kesedaran.

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IN THE NAME OF ALLAH, THE MOST GRACIOUS THE MOST MERCIFUL.

All praises and thanks are due to Allah, for all the bounties and blessings. May peace and blessings be unto Holy Prophet Muhammad, His Progeny, and his Companions.

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List of Abbreviations

ARB	Amanah Rakyat Berhad
ANOVA	Analysis of Variance
DV	Dependent Variable
IV	Independent Variable
IISNA	Islamic Information and Services Network of Australasia
P.B.U.H.	Peace Be Upon Him
S.W.T	Subhanaho Wa Ta'ala
S.A.W	Salla Allaho A'alaihi Wasallam
SPSS	Statistical Package for Social Science
TPB	Theory of Planned Behaviour
TRA	Theory of Reasoned Action
UK	United Kingdom
USA	United State of America
UniMAP	Universiti Malaysia Perlis
UUM	Universiti Utara Malaysia

CHAPTER ONE

INTRODUCTION

1.1 Background of Study

Writing an Islamic will supports flat settlement and process under the estate management. The Islamic estate scheme is generally enlightened within the conceptual and automatus context of *Fara'id*, Islamic will, and *Hibah*. From another point of view, Hassan and Yusop (2006) proposed that the fulfillment of a wide-ranging comprehensive and success of the Islamic estate planning (IEP) depend on the grouping of the succeeding three main mechanisms; *Shari'a* laws relating to the inheritance, civil law and financial planning (Alma'amun, 2010; Muhamad, 2007). Islamic estate planning considered the proper planning beside the provision of *Fara'id* (Islamic law of inheritance) and Will. Islamic estate planning suggested and recommended for Malaysian Muslims to write an Islamic will prior the demise as allows individual to choose what to do with their property, money after their demise (Harbi, 2013). Referred to the *Hadith* Prophet Muhammad's "Peace be upon Him" saying), narrated by *Abu-Huraira*:

A man asked the Prophet "O Allah's Messenger! What kind of charity is the best?".

He replied, "To give in charity when you are healthy and greedy, hoping to be wealthy and afraid of becoming poor. Don't delay giving in charity till the time comes when you are on the deathbed when you say, 'Give so much to so-and-so and so much to so-and-so,' and at that time the property is not yours, but it belongs to so-and-so (i.e. your inheritors)."

Islam does not restrict the allocation of properties during life, but the clearance of wealth right after the demise is subject to *Fara'id* and inheritance law (Alma'amun, 2013). An extensive discussion comes on the issues pertaining the elements of Islamic estate planning such as Islamic will, *Fara'id* (the law of succession) and *Hibah* (gift). Alma'amun (2010) insisted that Islamic will is one of the important tools and of the Islamic estate planning.

Islamic will is stated as the lawful document which plans to distribute individual's wealth after the demise of the testator by respecting the inheritance's Islamic law. According to Alma'amun (2010), in Malaysia, Islamic will is considered as the most important tool upon the death. Therefore, it is very crucial to avoid asset from being frozen, early plan on how to distribute asset before demise should consider. Hence, the intention on having Islamic will is an important topic to be a focus. Mohammad (2015) defines Islamic will as an intention declared by a Muslim whereby the giver transfers his wish in the form written or verbal how part of his property will be distributed after death. The legal heirs who are not eligible under the *Fara'id* might receive some of the property in the event the testator stated in the bequest. In Islam, Islamic will is a part of *Ibadah* as well as it is a responsibility towards the society since it participates indirectly in the socio-economic by *Sadaqah Jaria* (Faroog, 2014; Ridhwan, Aziz & Nordin, 2015). This indicated the importance of Islamic will as a statement in an agreed arrangement of testator's intention concerning the matter he requests to be executed on or after the demise, which timing is revocable.

In Malaysia, the assets freeze right after the person's death until the heirs claim to the high court to approve the distribution of wealth according to *fara'id* for Muslims and according to the estate distribution estate act 1959 for non-Muslims (Muhammad, 2014). The practice of Islamic estate planning is not widely popular among Malaysian due to low awareness and knowledge level, in addition to the wrong perception among Malaysian Muslims who believe that Islamic inheritance law ensures the legal distribution and necessities. Islamic will in Malaysia is considered as a tool of estate structured by Small Estate Distribution Act 1959 and Validation and Management Act 1959 under the authority of civil court. Meanwhile, only the Syariah court has the authority to produce *Fara'id* certificates (Alma 'amun, 2013).

Previous studies showed the importance of advantages of Islamic will in terms of management and fast clearance of estate. According to the Islamic inheritance law, Muslims are able to decide Islamic will referring only to one-third of their assets after the deduction of all expenses and debts (Chong, Lim & Sia, 2014; Zakiah, Mohammad, Mohd Ashrof, Hanifah & Nadirah, 2016). According to Ahmad and Pyeman (2008), knowledge, objective, and benefits of Islamic will were three pulling factors that encourage Malaysian Muslims to leave a will during their lifetime. Moreover, Nik Fadhrina and Shaikh Hamzah (2014) indicated that it is verse repealed to close relatives who inheritance the share and still desirable at least for Islamic will to be made in favour of close relatives such as grandchildren.

Yusof and Ahmad (2013), Abdul Rashid, Hassan, and Yaakub (2013) stated that *Hibah* trust as the newly introduced in Islamic estate planning instrument is more efficient and less costly. It is also not required the letter of administration or probate

from various regulators and public view whereby wealth only can be distributed thoroughly *Fara'id* and Islamic will. From the financial viewpoint, a bequest is considered vital to guard the worth of estates. Loss of financial worth is obvious when involved landed properties that need to divide by portion accordingly to shares of each heir whom entitled.

As explained by Aziz (2012), Islamic will has many advantages whereby individuals will be able to distribute their property beneficiaries quickly. Also, it will minimize the expenses, less strain from the deceased's family, taxes reduce and provide the pledge to the family after the death. Added by Aziz (2012), with estate planning, Muslims will avoid all the unnecessary hassle in addition to other advantage that their trust will not be frozen but will be able to access in whatever circumstances. In event of an intestate individual, numerous complications for his family and friends. It frequently makes financial hardship and the worse is the loss of money to the heirs who really want it most. The greatest hostile situation frequently happens is when the heirs dispute over choosing the assets. When there is a disagreement between heirs, the substance is the court, and this certainly will consequence suspensions which could take years to solve it. Without Islamic will, heirs would not automatically receive all the estate.

As mentioned by Alma'amun (2013), Islamic will is vital for individuals to ensure the circulation of their wealth, for society to reduce the hassles and process to distribute the inheritance among families as well as for government to minimize the huge amount of the frozen huge properties. In many countries, a huge amount of dollars is not paid in inheritance tax (death duties) due to intestate (Harbi, 2013). Islamic will is highly

recommended by several verses in Quran, a great statement of Allah wherein reminds Muslims of the position of writing Islamic will in *Surah Al-Baqarah* (2:180):

“Prescribed for you when death approaches [any] one of you if he leaves wealth [is that he should make] a bequest for the parents and near relatives according to what is acceptable - a duty upon the righteous”.

كُتِبَ عَلَيْكُمُ إِذَا حَضَرَ أَحَدَكُمُ الْمَوْتُ إِنْ تَرَكَ خَيْرًا الْوَصِيَّةَ لِلْوَالِدَيْنِ
وَالْأَقْرَبِينَ بِالْمَعْرُوفِ حَقًّا عَلَى الْمُتَّقِينَ ﴿١٨٠﴾

Moreover, the Prophet (P.B.U.H.) highly stressed the importance of *Islamic will* In a *Hadith* narrated by *Al-Bukhari*, that was collected from *Ibn Omar*, the Prophet (P.B.U.H.) explicitly mentioned: *"It is not right(fair) for a Muslim who has anything to be disposed of (willed), to sleep for two nights unless his will is written with him "*.

قال عمرق الأن رسول الله عطي وسلم: "حق امرئ مسلم ليشيء
يوصي في هلييتلتي ن، يت عن د ه لكتوبه"

Realistically, in Malaysia making Islamic will is not being seriously viewed by most Muslims, which evidence and information showed a large number of Malaysian Muslim do not make Islamic will (Ahmad & Pyeman, 2008). Moreover, a perception of Malaysian Muslims towards Islamic will did influence the role of unclaimed assets because their thinking is planning to make Islamic will only for the non-heirs or with purpose (Ridhwan, Aziz & Nurul, 2015). Agreed by Fatin (2011), the majority of

Malaysian believe that estate planning is not important as it is only for the wealthy and rich people.

Islamic will is the most popular approach in Islamic estate planning and its practice is developing widely in Muslim countries where the government recognizes Islamic will not only this, but it motivates its practice such as: Syria, Arabia Saudi, Egypt, Turkey, and Malaysia. Islamic will is also practiced in some non-Muslim countries such as South Africa, Singapore, the UK, and the USA where Muslims seriously need Islamic will in order to ensure that their properties are properly distributed in accordance with Islamic guidelines, but not all the governments recognises the concept of Islamic will due to the country policy which is non-*Shariah* compliance which is an obstacle for Muslims to write Islamic will (Alma'amun 2010; Smith 2013).

In Algeria, according to family law book 4-chapter 1 session 181 to 201 page 21,22 to make a recognized and valid Islamic will, it must be written and issued by public writer appointed by the court or a public oath notary at the ministry of justice. Moreover, the embassies provide a standard format of Islamic will to be filled for citizens who live outside the country. Islamic will is considered valid if it doesn't conflict with Islamic law and the country's constitution (National, 2007).

In Jordan, according to status person law amended on 2001 N82 session 180 to 183 the issuance of Islamic will must be from the Jordanian court only and it has no conflict with constitution and *Shariah* law. The judge must refer to doctrine of *Abu Hanifa* and similar practice of Islamic will goes in Iraq and Syria. However, in Australia, the practice of Islamic will is growing significantly with Islamic finance and banking

industry. The government opens the doors for agencies to offer Islamic estate planning products *Waqaf* and Islamic will, such as the Islamic information and services network of Australasia (IISNA) agency which announced Islamic will. The facility recognized to smooth the procedure of writing Islamic will in according to the Islamic guidelines and the Australian legal scheme. In addition, it offers a simple process to make it via online or contact the Islamic will generators to answer for all the inquiries to make the process of writing Islamic will easy and accessible to all (Centre, 2016).

Interestingly, Islamic will among Malaysian Muslims is not widely practiced. They do not give a serious thought towards the estate planning even it appears in a verbal form arranged between parties involved, but with the non-written agreement, it caused family disagreements that leads mainly to the accumulation of unclaimed inheritance. Consequently, few do plan their wealth but in improperly ways (Abdul Rahman 2007; Kamarudin & Alma'amun 2013), which may indicate a low level of awareness in Islamic estate planning in Malaysia (Alma'amun, 2010; Rasyid & Ahmad, 2013; Ridhwan et al., 2015). Rasyid, Hassan and Yaakub (2013), Shafie, Zahari, Yusoff and Al-edrus (2014) reported that Malaysian Muslims are unconcerned with the Islamic will matters compared to the non-Muslims community, whereby, Malays choose to continue using the classic instruments of wealth distribution which refers to *Faraid* or agreement of heirs supported by Amanah Rayat Berahd (2017):

“generally, the level of Malaysian awareness with respects to the importance of will is relatively very low and the evidence comes from the fact that 90 percent of Malaysians currently not having a will”.

Under Malaysian law, individual assets will be blocked right after the demise until validation by the high court (Muhammad, 2014). This is due to the fact of low knowledge awareness that contributed to the reason of not practicing widely on the Islamic estate planning. Moreover, the wrong perception among Malaysian Muslims believes that *Fara'id* scheme is provided to ensure the portions and necessities in a belief that Islamic inheritance law strictly to be tracked which is an important feature in the Islamic jurisprudence.

Therefore, this research focuses on the intention to have Islamic will among the academic staff of Universiti Malaysia Perlis (UniMAP). Furthermore, this research expected to foresee the aspects that influence the intention to have Islamic will by predicting influence from four variables which are underlying principles attitude, social influence, religiosity, and awareness. This paper contributes to the literature by investigating the factor influencing the intention in the context of having Islamic will.

1.2 Problem Statement

The accumulation of unclaimed inheritance in Malaysia is a problem that requires a serious action (Kamarudin & Alma'amun, 2013; Mohamad, 2012; Said & Saad, 2016). Over than one million properties are under the names of the dead possessors. In 2012, it is estimated that RM45 billions of unclaimed estates and this amount is probably to increase more. These figures are alarming and they need an imperative action to solve the issue of unclaimed inheritance in Malaysia (Ghul, Yahya, & Abdullah, 2015; Said & Saad, 2016). The Malaysia's department of director general of lands and mines concluded the estate distribution division reported for March 2016,

the demise people wealth worth more than RM60 billion unclaimed by the legal heirs, with a big percentage belongs to Muslims (Noordin, Shuib, Zainol & Azam, 2012; Said & Saad, 2016). *Amanah Raya Berhad* (ARB) mentioned that approximately 90 percent of Malaysian do not have a Islamic will (Alma'amun, 2010). Figure 1.1 shows the statistics of unclaimed properties in Malaysia from 2006 to 2015.

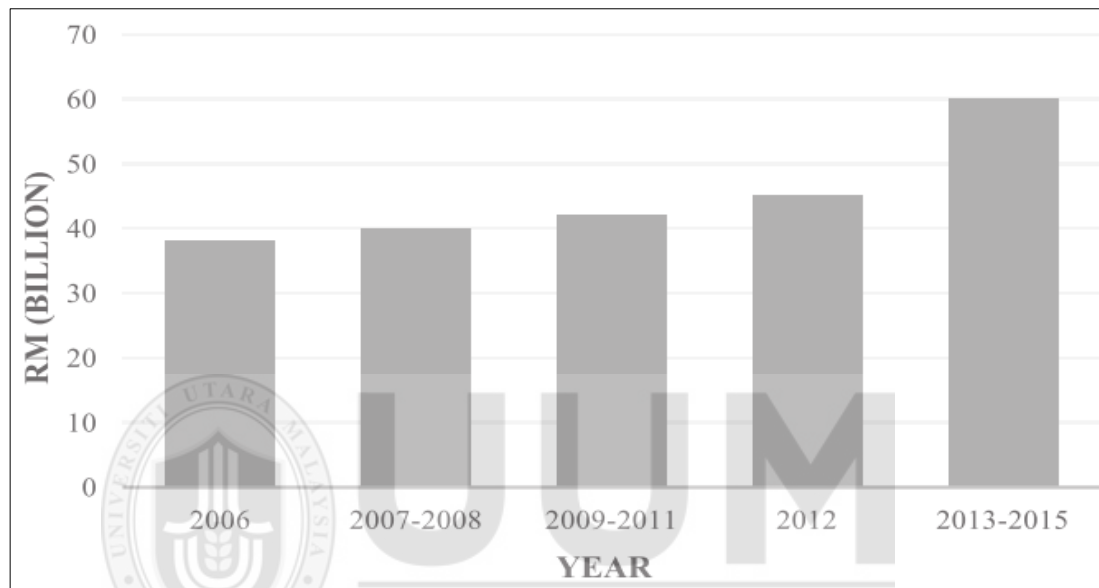


Figure 1.1
Number of Unclaimed Estates in Malaysia from 2006 to 2015

Source: The Malaysia's Department of Director-General of Lands and Mines 2016

According to Ridhwan et al. (2015), the current Islamic will issues between 2003 to 2013 shows the practice of planning properties still far behind and the frequency in the planning of assets is relatively low. Many studies argued that the awareness level among Malaysian on leaving bequest is significantly low. The evidenced can be clearly seen from a massive number of Malaysian Muslims do not have Islamic will which explains the negative behaviour towards leaving Islamic will. Information from existing resources shows that the intention to have Islamic will among Malays is not encouraging (Ahmad & Peyman, 2008; Alma'amun, 2012; Noordin et al., 2012).

The first obstacle to be considered in this study is religiosity. It is an important factor where the religious believer follows on a daily basis and influence the individual's behaviour and choices, especially for the Muslim community is expecting a clear Islamic worldview within *Shariah* guidelines. Religiosity is an important factor to be included to the study framework because it is highly stressed in the *Quran* and *Sunnah*. There are disputations about religiosity factor among researchers where some found it is not a significant factor (Amin & Chong, 2011). According to Amin and Chong (2011), the extended framework of TRA theory with a variable of religiosity measuring bank customers having intention in using Islamic personal financing was insignificant. Meanwhile, most of other researchers stated that religiosity is a vital factor in influencing individual's intention (Ahmed, 2015; Alma'amun, 2012; Alma'amun, 2010).

The second obstacle in this study is the attitude of Malaysian Muslims towards Islamic will. H.Dahan (2012) who studied the scope of possession's intention of Islamic will among Muslim community based on demographic factors that investigate the relationship between attitude, religiosity and towards an intention to have Islamic will. Based on the results, discloses that intention of Islamic will among a variety of respondents was very low. According to Sharfina et al. (2013), as cited in Ridhwan and Aziz (2014) who conducted the study that contributes to attitude towards estate planning intention barriers, family influence, religious/ethic belief, and attitude. The finding of the research proposed that attitude have the strongest influence on the other variables, followed by family influence and religious or ethic belief. Another quantitative study by where they adopted the concept of TRA theory found that two

factors are significant in influencing the intention to use Islamic personal financing, that is, attitude, social influence, whereby the social influence variable had the strongest significance followed by attitude.

The third obstacle is a social influence. Mentioned by Donahue, Vinyals, Hoffman, Zhang and Darrell (2014), social influence occurs when one's behaviours, opinion or emotions affected by others in a social network. Moreover, social influence has global patterns and local patterns that one behaviours is influenced by a global culture and follow by the opinion of a community (Tang, 2013). Therefore, Nadzirah and Ram (2016) stated that social influence among Muslims in Malaysia can bring negative impact to the economy. In the case of Islamic will, the failure in managing the inheritance claims showed the weakness of behaviour among society towards important of estate planning.

Last obstacle, the awareness of Islamic will among the Malaysian Muslims. Most studies examining attitude and behaviour of ordinary people, towards Islamic will, *Waqaf*, and *Hibah* whereby only one focused on postgraduate students and the study was not wide-ranging since it covered a single university and was conducted in a single nation (Kamarudin & Alma'amun, 2013; Ridhwan et al., 2015). Studies that examine behaviour should also focus more on the academician and administrative staff since they might be more inclined towards Islamic estate planning and leaving Islamic will because most of the staff and academician have greater experience, in addition to having stable and good salaries.

The demographic factor is debatable among various researchers, According to Alma'amun (2010), demographic factor including gender, education level, monthly income and have a significant relationship in influencing the intention to have Islamic will among Malaysians. Meanwhile, Aswadi (2017) reported that only the educational level factor has a significant influence on the intention to contribute cash *Waqaf*. A study from Ahmad and Peyman (2008) also stated that majority of Malays do not show a positive behaviour towards estate planning.

1.3 Research Questions

1. Are there any differences between demographic factors gender, education level, monthly income, marital status, and age on intention to have Islamic will among UniMAP academic staff?
2. Are there any relationships between the determinant factors attitude, social influence, religiosity, and awareness towards the intention to have Islamic will among UniMAP academic staff?
3. To what extent should the attitude, social influence, religiosity, and awareness influence the intention to have Islamic will among UniMAP academic staff?

1.4 Research Objectives

1. To determine the differences among a group in demographic factors (gender, education level, monthly income, marital status, and age) on the intention to have Islamic will among UniMAP academic staff.

2. To investigate the relationships between attitude, social influence, religiosity, and awareness towards the intention to have Islamic will among UniMAP academic staff.
3. To determine the factors, influence (attitude, social influence, religiosity, and awareness) towards the intention to have Islamic will among UniMAP academic staff.

1.5 Significance of Study

Considering that leaving Islamic will has significant position in people's life, this research will support the society by inspiring ordinary people in general and employee to manage their estate based on the *Shariah* law and thus contribute in various environments:

1. This research can benefit academic staff to teach Islamic will operations by providing information of importance and mentioning the advantages of having Islamic will. Therefore, the more practice of Islamic will would lessen the unclaimed inheritance. This research could offer data about the relationship between the independent variables and dependent variable. Thus, it investigates if attitude, social influence, religiosity, and awareness influence the intention to have Islamic will.
2. This study may support the managers of the financial institutions to focus on peoples' intention of Islamic estate planning in general and Islamic will particularly also to assist the society to minimize wasting time and money. For

instance, university academic staff may give more effort to organize discussions and workshops for the employees on the fundamentals and the advantages of having Islamic will to boost their intention by illustrating the differences and similarities of leaving Islamic will before death in comparison with non-leaving an Islamic will supported by real examples and concrete cases from the government report.

3. This study will help academic institutions to provide more literature regarding the mentioned issue. In addition, it can help universities to give adequate information to its students so that they can implement further research regarding above issue in order to come out with better solutions. This research can be useful as a source for student in the future if they choose to continue this research.
4. The contribution is to provide a useful input regarding the factors that influence the intention to have Islamic will to government and authorities which are *Amanah Rayat Berhad*, Banks and other financial institutions which offers *Islamic will* and Islamic estate planning in general. The results of this study are able to help Islamic will institution to identify the key factors that influence the intention to have Islamic will. Hence, the results of this study are believed to serve as a guideline for designing strategies that can improve the practice of Islamic will in the future. Consequently, with an increase in Islamic will practice it will contribute in reducing the unclaimed inheritance in Malaysia.

1.6 Scope of the Study

This study was conducted at Universiti Malaysia Perlis (UniMAP) which is one of Public Higher Education Institutions in Malaysia. Focused was given to the academic staff to analyse the factors that affect the intention to have Islamic will. In the research survey, the academic staff have been involved due to high pay/salary and high education level where the researcher assumes they can answer the questions. Furthermore, this study preferred UniMAP academic Staff due to a limitation of time, more economical for scattered population and geographical constraint thus the study was conducted in UniMAP. There are many levels and positions, such as: support staff, managerial staff, academic staff and top management. Thus, the finding attained from this research may not represent the total view of staff in UniMAP.

1.7 Limitation of the Study

The outcome of this research does not represent all staff of UniMAP since it focused on academic staff only and more extensive study along the same procedures will be necessary if any definite conclusions are to be made. Due to the time constraint, it was not possible to carry out such an extensive research and this led to several limitations. Firstly, according to records obtained from the registrar, there are 2193 total employees at UniMAP. The present study has restraint in which it did not include all staff from UniMAP but only academicians study population consisted of 579 academic staff of UniMAP which confined the generality of the research outcomes. The administrative staff were not included in this study.

Secondly, this study has limited resources because most of the previous research related to the topic of Islamic will did not cover the area of the intention of having Islamic will. The unavailability of accurate data and a limited amount of research on this topic also contributed to the information. As a result, the researcher experiences some difficulties to find references to complete this study.

1.8 Definition of Key Terms

1. Islamic will is stated as the lawful document which plans to distribute individual's wealth after the demise of the testator by respecting the inheritance's Islamic law.
2. Islamic estate planning is plan for the administration and disposition of one's property during one's lifetime and at one's death, Estate planning is an essential part of financial planning and has four main components namely Islamic will, *Waqaf*, *hibah* and *fara'id*.
3. Religiosity is the obedience and comprehensive guides of Islamic teachings and systems that revealed from messenger Mohammad (P.B.U.H) recorded in the Holy *Qur'an* and the Prophet Sayings and lifestyle which is known as *Sunnah*.
4. Attitude is influential in the process of decision making of an individual by the object, organizations, and events. Attitude is held with respect to a certain aspect of individual behaviour that based on a general notion of consistency.

5. Social influence is major underlying forces of exercising the power and public control, the formation of interpersonal relations and the establishment of normal standards of behaviour within the society.
6. Awareness can be defined as the thoughtful of the actions of others involve by the information allocation, knowledge of the group and individual action and coordination are essential to effective collaboration. Awareness set to confirm that individual contributes appropriate to the group's action and to assess individual activities with respect to group goals and development.

1.9 Organization of the Thesis

Chapter 1 briefly discloses the introduction, study background and the problem statement of the research. It then outlines the research questions and research objectives followed by definition of the key terms and conclude with the structure of this study.

Chapter 2 contains the review of past studies relates to this research. The review which presents in this section discussed the intention to have Islamic will as well as the factors that affect it.

Chapter 3 this chapter discusses the selected independent variables and presented the theoretical framework of the research followed by hypothesis and explains the research method used in this research paper which includes the design of research, population, and sampling, the measurements of the variables used and the data analysis method.

Chapter 4 discusses the results of the study the respondent's profile, the goodness of measure, descriptive analysis, and reliability analysis of the variables and the results of the hypothesis tested are presented. Lastly, a summary of results is obtained at the end of this chapter.

Chapter 5 presents the research findings followed by the discussion. In addition to the implications and limitations of the research. It then goes on with the recommendations for future research and conclusion.



CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

In this chapter, the researcher provides the correlated previous studies linked to this research which is the intention to have Islamic will have been studied. Although there are different studies on Islamic will in Malaysia, the study specifically on the intention to have Islamic will is still inadequate. Besides, this chapter also consists of several reviews of articles related to the intention to have Islamic will namely independent variable such as attitude, social influence, religiosity, and awareness.

2.2 Intention

According to Fishbein and Ajzen (1975), The term of intention is a person's site on a personal possibility measurement concerning a relationship between people and actions. Al-Nahdi, Habib and Albdour (2015) indicated that intention is where an individual's willingness to do a specific behaviour. The common theory used to foresee a person's behavioural intention is the theory of reasoned action (TRA). TRA suggested that an individual's behaviour intention is depending on his/her attitude and subjective norms as important components in determining behavioural intention of a person.

Various earlier studies give an indication of attitude's significance as a strong factor of the intention (Florin, Karri & Rossiter, 2007). Scholars disputed that attitude and character relate to predicted behaviour. Attitudes can be changed and can be influenced by instructors and by some surroundings that advance person's movement

(Florin et al., 2007). Luarn and Lin (2005) mentioned in the study of behavioural intention to use mobile banking that intention factor has a strong significant relationship with the behaviour of Taiwanese households. Furthermore, Ramayah, Ling and Norazah (2006) who examined the intention to use an online bill payment in Universiti Sains Malaysia (USM), postgraduate students to determine the factors that affect their intention, the survey involved 120 students was carried out. Where they found that awareness and attitude significantly influenced the intention.

Therefore, this study related to the intention of having Islamic will. Previous research from Goetting and Martin (2001) found that the chances of having a Islamic will depending on race, education, net worth and the respondent's assessment. Agreed by Muda (2008) in his study that demographic, religiosity, self-interest and awareness is the among factors influence the Islamic will practice in Malaysia. Furthermore, Malaysia consists of citizens who are from different religions and races and it is important to study from a different angle of the strength and nature of Islamic will motive and divisions. Noordin et al. (2016) stated that there is an absence of awareness in the community about the importance of Islamic will as one of the Islamic estate planning and claimed to be key for the unclaimed estate issue in Malaysia which leads into less intention to leave Islamic will. Supported by Omar (2009), Muslims in Malaysia are reluctant to write Islamic will due to ignorance, lack of the Islamic will knowledge and for most involve the costs in writing a Islamic will which is the consequence of non-leaving bequest behaviour. Thus, this research will examine the significance of religiosity, attitude, social influence, and awareness, as the factors influencing the intention to have Islamic will.

2.2.1 Intention from Islamic Perspective

Islam is a complete religion and social set of life with a combination of beliefs, ethical morals, and actions. Transparency of intention is the most important feature of Muslims actions. Islam urges Muslims to assess their intentions in acting every single action, material or spiritual. If the intention is for the pleasure of Allah *S.W.T*, and the path of the Prophet (*SAW*), it is appropriate to be accepted.

In Islam actions are not accepted or sound except with intention. The Messenger of Allah S.A.W said:

"Verily actions are by intentions, and for every person is what he intended. So, the one whose 'hijrah' (migration) was to Allah and His Messenger, then his 'hijrah' was to Allah and His Messenger. And the one whose 'hijrah' was for the world to gain from it, or a woman to marry her, then his 'hijrah' was for what he made 'hijrah' for." (Al-Bukhari and Muslim).

(ان مالا مال لبيات، وان مل كل امرئ من وى فب منك انت هجت دلى
 و منك انت هجت فب نظى صوبه ا اوام قولي نكح فب هجت دلى ما دا جل بيده)

The Prophet affirms thus; actions are only judged according to intentions and every man shall only have that which he intended. Therefore, whoever migrates to *Allah* and His prophet then his migration will be for Allah and His Messenger. And whoever migrates for life purpose or for marriage, his migration is to what to intents to (Olatoye, 2013). Therefore, it is proved by the evidence from hadith that intention is

the main role to evaluate the Muslim behaviour as an appraisal towards the deeds whether it will be accepted or otherwise.

2.3 Religiosity and Intention to have Islamic Will

According to Johnstone (1975), as cited by Arshia and Muhammad (2012), religion is a system in believing and practicing in indicates individual response and interpretations concerning of supernatural and scared. It also affects individual's goals, motivation, choices, with persistence and pleasure. Religious factor also defined by Amin, Rahman, and Hwa (2011) as the role of religion influencing the individual's decisions and deeds. According to Shukor and Jamal (2013), religiosity differs from spirituality, which seeks a connection to a non-material reality perceived as a kind of excellence, whereas religiosity is the observance of the external forms of some religious traditions.

McGarvey (2014) mentioned that faith and spiritual acknowledgment help people better understand their financial goals and stick to them, thus people need to be spiritually and educationally prepared. Moreover, in Muslim society is influenced by Islamic views based on *Sharia* (Abdullah, Datindr & Muhammed, 2013). *Sharia* is originated from Arabic word literally means “the path or the way” or “the right path to be followed” (ISRA, 2012). The word is used in the Qur'an referring to this meaning in the below verse:

(18) ثُمَّ جَعَلْنَاكَ عَلَىٰ شَيْءٍ عَزِيزٍ ۖ مِنْ أَرْفَاصِهِ ۚ أَوْ تَتَّبِعْ أَهْوَاءَ لَٰفِيٍّ ۚ يٰعِزُّ مُونَ

“Then We put you, {O Mohammad} on an ordained way concerning the matter {of

religion}; so, follow it and do not follow inclinations of those who do not know”

(45:18).

Shariah technically is defined as the comprehensive guides of Islamic teachings and systems that revealed from messenger Mohammad (p.b.u.h), recorded in the Holy *Qur'an* and the Prophet Sayings and lifestyle which is known as *Sunnah*. The combination of the two is then called “Islamic law” or *Sharia*. From the view of the fact stated in the above verse, whereby the Muslims are commanded by Allah (S.W.T) to follow the ordained way concerning the religious matters. This study used the religiosity as an independent variable to investigate the intention to have Islamic will. Mentioned by Ghazali (1989), as cited by Mohd and Saad (2016), it is not easy to measure religiosity factor. Agreed by Idris, Bidin and Saad (2012), religiosity has to be tested due to its importance and has a vital part in influencing the behaviours of Muslims.

With regard to the previous studies on religiosity, according to Metwally (1996), the attitudes of Muslims towards Islamic banks found that religious factor was the most significant in determining the Muslims behaviour towards Islamic banks. Another study by Haque, Rahman and Haque (2011) who examined the religious image among young Muslims behaviour, found that religiosity has positively influenced the customer's purchasing intention. Furthermore, Amin et al. (2011) surveyed the customer's intention to use Islamic personal financing where they found that religiosity has a strong significance in influencing the customer's intention. Bakar and Rasyid (2010) indicated that there is a significant relationship between the performance of Zakat and religious compliance of behaviour. Agreed by several

researchers that the religious factors also have the positive relationship between religious factor in influencing the individual's behaviour (Osman, Mohammed & Fadzil, 2015; Osman, 2014).

McGarvey (2014) indicated that religiosity has a powerful influence towards human behaviour and has a significant positive relationship with the financial literacy, which influences to take risk as believing in their faith level. Tang (2010) stated that the high religious background value the high inclination towards the importance of Islamic will. In religiosity, the higher faith they have meant the easier for them to face and take risk is part of people faiths that effect on the financial decision (Murphy, 2013). Charles (2014) conducted a research in China, India and Japan, found that the religiosity appears to be the main course influences bequest behaviour. After reviewing several previous studies concerning the Islamic will, limited studies have done in the religiosity influencing the intention to have Islamic will. But very few studies found that religious values do not influence behaviour of living charitable bequest (Norenzayan & Shariff, 2012). Therefore, the researcher would investigate the probability of religiosity influences on the intention to have Islamic will among Malaysian Muslims. In this study, it is specific to the academic staff in UniMAP.

2.4 Attitude and Intention to have Islamic Will

Attitude can be defined as an index of the level to an individual's like or dislike where the attitude of a person's towards behaviour is determined as the set of salient beliefs in holding performing the behaviour (Ajzen & Fishbein, 1980). According to Mueller (1986), attitude is influential in the process of decision making of an individual by the

object, organizations, and events. Even religious value mentioned that attitude is one of the factors that influence human intention in performing any action. Stated by Ajzen (1991), attitude has two appraisals that separated into two which are good evaluation and bad evaluation. Both appraisals will give either positive or negative perception towards behaviour. This study will discuss on how the attitude impact towards the intention to have Islamic will and how Muslims evaluate it into a good or bad decision.

Several previous studies used survey method in various environments mentioned that attitude affects the behaviour significantly, determined by Gibler and Nelson (2003), attitude is one factor that affects the individual deeds. According to Amin et al. (2011), the intention to use Islamic personal financing is positively affected by the attitude factor. In another word, attitude will lead to higher behaviour in using Islamic finance in Malaysia. Behaviour that involved halal food, halal product, and *Zakat* been recognized also having positive attitude significant that influence the behavioural intention (Amin et al., 2011).

According to Mohamadi and Safizadeh (2009), there is a constructive and significant connexion between the student's attitude and intention of blood donation in Iran, which means with an increase in student's attitude about blood donation, their intention to donate would improve as well. Supported by Taib, Ramayah and Razak (2008), the postgraduate students' attitude towards diminishing partnership home financing confirm that attitude has a positive influence on the intention. This study identified variables which influence behaviour in various studies by using TRA and confirmed that intention is highly influenced by their attitude.

From the previous studies, it can be seen the consistency on the positive attitude significantly influences the Muslims Hiba behaviour which means the greater positive attitude towards *Hiba* the grater behaviour among Muslims (Kautonen, Van & Tornikoski, 2013; Malebana, 2014). According to Hasbullah, Osman, Abdullah, Salahuddin, Ramlee & Soha (2016), attitude has a constructive influence towards the intention to contribute in Islamic estate planning. Supported by Aswadi (2017) whereby her research result on cash *Waqaf* showed that attitude is among the strong influencing factors towards the intention to contribute cash *Waqaf*. The study of Alma'amun (2012) titled the bequest motives and attitudes to leaving a bequest among Malaysian Muslims mentioned that attitude influences the behaviour of leaving a bequest. Additionally, Mohamad et al. (2011) reported in the research conducted among academic staff in the context of *Zakah* payments behaviour where the finding shows that attitude has the highest significant value in influencing the intention. This sight was supported by Jaafar, Affif, Amri, and Shahezan (2011) who found attitude has a significant and positive influence on intention to online *Zakah*. Another quantitative study directed by Huda, Rini, Mardoni and Putra (2012) examined the relationship between attitude, social influence, and behavioural control intention to pay *Zakah*. The study finding report that attitude has positive and significant influence intention to pay *Zakah*. Therefore, this study will investigate the probability on attitude influences the intention to have Islamic will among academic staff base on their background, experience, and high profile.

2.5 Social Influence and Intention to have Islamic Will

According to Fishbein and Ajzen (1975), social influence acted as the perception towards the important people influence by his behaviour. Rashotte (2007) stated that social influence defining an individual's changes towards their thoughts, emotions, and attitudes by his or her behaviours base on their interacting with another person. According to Cialdini (2001), social influence is the one's beliefs, attitude, and behaviour with the result of the external pressures that either can be existent or by imaginary. Social influence is affected by others when occurs from one's opinion, emotions, and behaviour in a social network, but many forms of it are still unclear (Jing, Juan & Chunxiao, 2014).

The findings and infers from previous studies on social influence, is referred to subjective norm or normative pressure (Amin et al., 2011). Subjective norm is the original factor in the TRA theory developed by Fishbein and Ajzen (1975) which is commonly referring to social influence (Koe & Rahman, 2014). In the case of the intention to have Islamic will are one of the practical options to avoid *Fara'id* as where the testators have misinformed by Islamic will providers instructions and institutions on how to distribute their estate and other instructions that overrule *fara'id*. Moreover, in view of *Amanah Raya Berhad* (ARB) is the pioneer offers complete service of Islamic estate planning in Malaysia since 1995 (Alma 'amun, 2013). The literature highlights the need for Islamic will is *Ibadah* and also as part of the social responsibility that will contribute to socio-economic by *Sadaqah Jariyyah* (Zurina, 2013). Therefore, social influence happens when the actions of an individual influenced by the agent that makes changes in confidence, attitudes or behaviour that

affect other persons in having the Islamic will (Simpson, Farrel, Orina & Rothman, 2015).

The previous study by Amin et al. (2011) indicated that social influence significantly effects the customer's intention to use *Al-Rahnu*. Additionally, several researchers including Taib et al. (2008), Amin et al. (2011), had consistently stated that social influence is a factor that played a significant role in influencing the customer's intentions to use Islamic financing packages (Koe & Rahman, 2014). Gutierrez and Hershey (2011) gave a special consideration to social influences in order to predict successful financial planning and moreover, society also considered as one of the factors influences financial planning (Koposko, 2010).

Taib et al. (2008) studied the acceptance level of diminishing partnership among customers whereby the finding report stated social influence has a relationship with the acceptance level and that it was a significant factor to predict intention in using Islamic financing. Other researchers stated there is documented is significantly correlated between social influence and intention (Teo & Pok, 2003; Venkatesh & Davis, 2000). Meanwhile, Amin et al. (2011) mentioned that social influence has a straight relationship with behaviour in several studies.

According to Cynamon and Fazzari (2008), it is crucial to know fundamental social influences on individuals spending and financial decisions. Supported by Venkatesh and Davis (2000), economists already consider that social influence is an important towards economics. In other study conducted in Japan found that it is very low rate of respondent who have bequest of the intention to have Islamic will among Japanese

households, whereby the bequest behaviour is not affected by social influence because the result showed the negative and insignificant (Charles, 2016). supported by a Study from McGranahan (2000), the impact of social influence found there is a positive but insignificant relationship between the social influence and the intention of leaving bequest. A different view from Ghul et al. (2014) where they stated that social influence has a significant impact in influencing Islamic will adoption amongst Malaysian Muslims.

From previous literature review concerning the social influence towards the intention factor, it can be concluded that few researchers have done at the environment of the Islamic will among the staff whether academician or administrative which are appropriate respondent based on their background, experience, and high profile. Therefore, this study will test whether the social influence will have an impact on the intention to have Islamic will.

2.6 Awareness and Intention to have Islamic Will

According to Rogers (1995), awareness as knowledge about the competences of users of a specific facility including its features, use, costs, and benefits. Mofleh, Wanous and Strachan (2008) define awareness as household's information about the facility of the government exist and benefits. Awareness is a product and services that customers know and aware (Zhen & Mansori, 2012). Meanwhile, Cambridge Dictionary defines awareness as information about something exist, accepting of the site or based on the knowledge or experience. However, the current study defines awareness as the knowledge of the existence that will influence the intention to have Islamic will among

Malaysian. Therefore, this study will investigate the level of awareness towards the intention to have Islamic will.

Generally, Malaysian Muslims are literally aware of the meaning of Islamic will term and its function as the mechanism dealing with the inheritance in Islam (Zakiah, Mohammed, Mohd Ashraf, Hanifah & Nadirah, 2016). According to Ahmad and Peyman (2008), Islamic will practice among Malaysian Muslims is influenced by awareness. The studied shown the evidence can be seen by the low practice of Islamic will because lack of awareness and knowledge. Supported by Alma'amun (2010), *Amanah Raya Berhad* (ARB) reported that approximately 90 percent of Malaysian do not have a will due to the low level of awareness and lack of knowledge.

Knowledge, perception, awareness, religiosity and Islamic will service provider can be used to predict the writing Islamic will behaviour. However, the awareness and Islamic will service provider are the most significance towards writing Islamic will behaviour (Aien, Aziz, Mohamed & Mazlan, 2017). A recent study among the older Malays in Selangor observes the greater awareness of the person, the more intention to have Islamic will (Shyue, Suhaili & Bik, 2015). Another study stated that institutions should undertake efforts to increase the awareness as promotional activities to alert and aware the Muslim public in order to enhance the compliance of *Zakah* obligations (Al Jaffri & Haniffa, 2014). After the review of the literature concerning the awareness influencing the intention factor, it can be concluded that few researchers did at the environment of the Islamic will among the staff weather academician or administrative which are appropriate respondent based on their background, experience, and high profile. Therefore, in this study, awareness factor

will be discussed, in order to test to how to extend awareness influences the intention to have Islamic will among academic staff.

2.7 Theory of Reasoned Action (TRA)

This research applies the theory of reasoned action (TRA). The theory of reasoned action posits that behavioural intentions, which are immediate antecedents to behaviours with function of salient information or beliefs in performing a particular behaviour that lead to specific outcome (Fishbein & Ajzen, 1975). TRA is set to describe most of human behaviour and has been recognised successfully in forecasting and describing human behaviour in different perceptions. Based on TRA, individual's actual behaviour in performing particular action is straight guided by the behaviour intention, which is represented by the subjective norm and attitude toward the behaviour as it is shown in Figure 2.1.

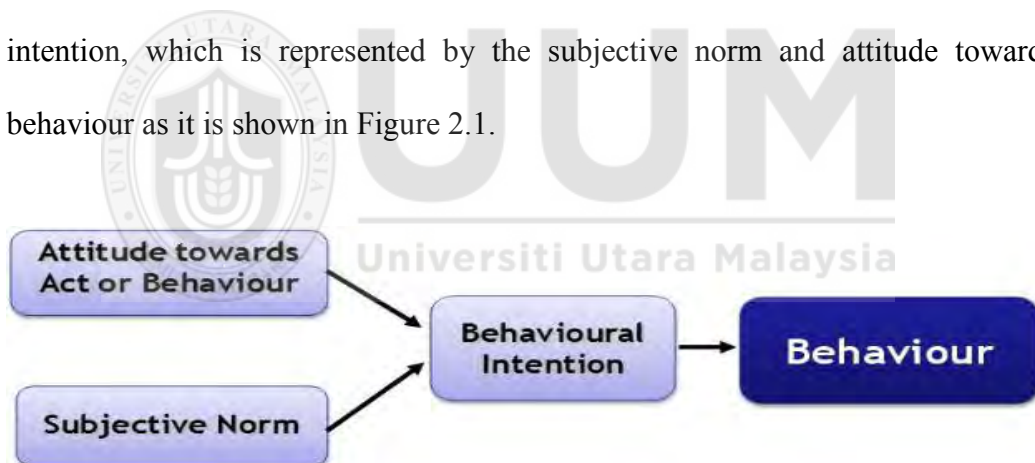


Figure 2.1
Theory of Reasoned Action (TRA) Model
Source: Fishbein and Ajzen (1975).

The TRA theory has been used in various contexts. For example, a study by Taib et al. (2008) applied TRA theory to investigate the perception of the bank customer under the concept of *Musharakah Mutanaqisah*. Similarly, Amin et al. (2011) applied TRA theory to investigate acceptance of Islamic accounting among undergraduate students. Many studies related to attitude towards behaviour used the quantitative

method (Amin et al., 2011; Harun, Rashid, & Hamed, 2015; Taib et al., 2008). A study from Taib et al. (2008) found the acceptance level of *Musharaka Mutanaqisa* among postgraduate students is affected by attitude. The construct of attitude was adapted from Taib et al. (2008).

Social influence can be defined as persons' perception of individuals who are important and able to affect his/her behaviour (Fishbein & Ajzen, 1975). Furthermore, Amin et al. (2011) mentioned that there is a direct relationship between social influence and behaviour. Gutierrez and Hershey (2011) who constructed the framework of social influence where they gave a higher attention to social influence factor to predict effective financial planning due to its importance in influencing people's intention.

Religiosity selected as independent variable adapted by Metwally (1996). Metwally (1996) stated that religion, convenience, and traditional services are the most significant variables in effecting Muslim's attitude towards Islamic banking. According to Al Jaffri and Haniffa (2014), institutions should undertake efforts to increase awareness as promotional activities to alert and aware the Muslim public to comply with *Zakah* obligations. Therefore, awareness factor is chosen by the researcher.

Studies from early researchers identified attitude is an important factor influencing the intention to have Islamic will. Many empirical research has shown attitude as a strong relevant and reliable factor in predicting intention (Hasbullah et al., 2016; Kautonen et al., 2013; Malebana, 2014). Some researchers claimed that attitude and personality

are similar features when mutually predicted behaviour. Attitude can be changed and influenced by instructors and also by the environment that fosters individual action (Florin et al., 2007). Supported by the theory of planned behaviour (TPB), the person's attitude has an influence on behaviour through intention (Schwarz, Wdowiak, Almer-Jarz & Breitenecker, 2009).

Trust in Islamic will, affinity with the cause of a having Islamic will, moral obligation to write Islamic will, and writing Islamic will previous experiences are factors that could positively influence people's intention to have Islamic will before death, while perceived opportunism or risk is a factor that could negatively influence people's intention to motivate to have Islamic will (Snip, 2011). Therefore, in this study, the researcher investigates the significance religiosity, attitude, social influence and awareness having Islamic will.

2.8 Conclusion

This chapter has covered a review of the relevant literature regarding the concept and definition of theory of reasoned action, attitude, social influence, religiosity and awareness. Furthermore, the chapter has discussed in the previous studies regarding the intention to have Islamic will. Theory of reasoned action and the determinants previously mentioned. The next chapter will discuss the methodology that explained and details out about the data collection for this research.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

In this chapter, the methodology implemented in this research is discussed. Research design, population and sampling technique, measurement of variables, questionnaire development, as well as a data collections method are explained in detail. This research applies quantitative research by using statistical method (SPSS software).

3.2 Theoretical Framework

As emphasized in the previous chapter, despite the importance of Islamic will and the increase of the knowledge in having the Islamic will, this present study found there is limited awareness of the product, particularly in the context among academicians. The research framework and the theory of reasoned action (TRA) were adopted from the previous study Fishbein and Ajzen (1975) which consists of the intention, attitude and social influence as variables to explore and constitute an underline framework of intention to have Islamic will. This research adjusts the TRA model by adding new factors, namely, religiosity and awareness adapting the concept from (Amin et al., 2011; Harun et al., 2015; Taib et al., 2008) where they measured similar relationships among variables in different environments.

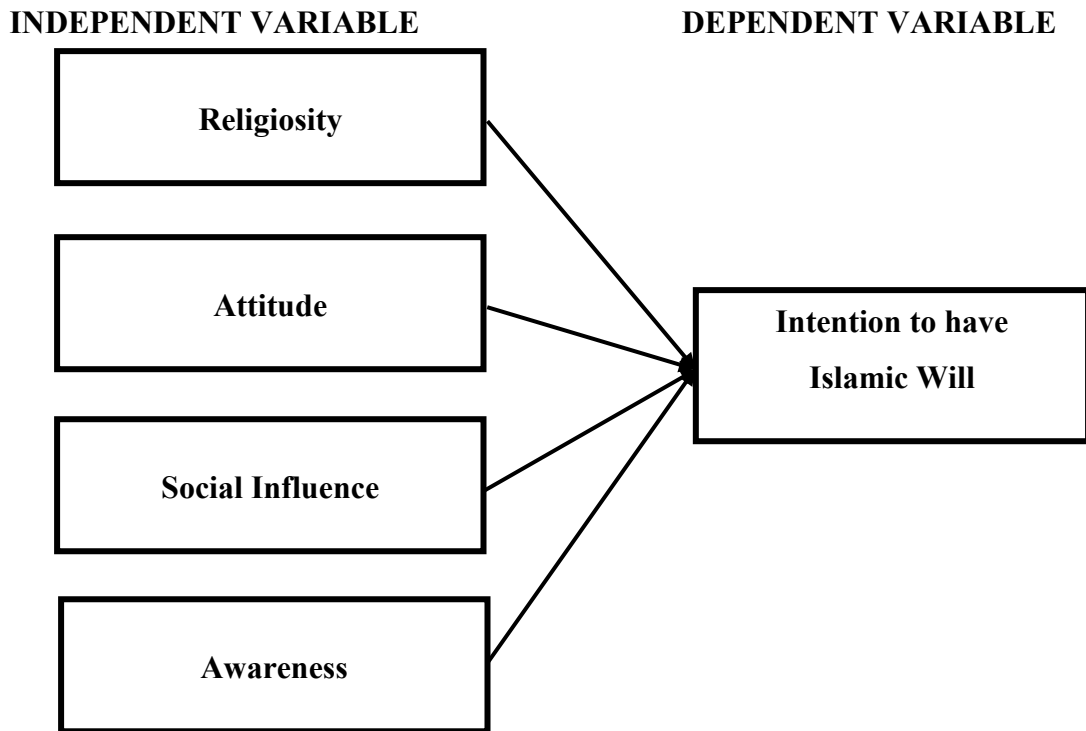


Figure 3.1
Theoretical Framework Adapted from Previous Studies
 Source: From (Amin et al., 2011; Harun et al., 2015).

3.3 Hypotheses Development

The hypothesis is a logical relation between two or more factors expressed in the form of statements that can be tested (Sekaran, 2003). This research recognised an important factor in a situation and constructed the relations between them via reasonable perceptive in the theoretical framework. It is then able to assess the theorized relations whether there is a significant relationship or not. Therefore, this research built several hypotheses related to objectives.

1. To Determine the Differences Among Group in Demographic Factors on the Intention to Have Islamic will Among UniMAP Academic Staff.

Several researchers have shown there is a significant relationship between demographic factors with intention to have Islamic will (Alma'amun, 2010a; Alma'amun, 2010b; Aswadi, 2017). The monthly income and education level been found to be a significant and positive predictor on intention to have Islamic will (Alma'amun, 2010). Similarly, Aswadi (2017) found a significant relationship between most of demographic factors on the intention to contribute cash *Waqaf*. Hence, the following hypotheses are developed:

Ha1.1: There is a significant difference between male and female on the intention to have Islamic will among UniMAP academic staff.

Ha1.2: There is a significant difference between the education level on the intention to have Islamic will among UniMAP academic staff.

Ha1.3: There is a significant difference between the level of income on the intention to have Islamic will among UniMAP academic staff.

Ha1.4: There is a significant among group of marital status on the intention to have Islamic will among UniMAP academic staff.

Ha1.5: There is a significant difference among group of age on the intention to have Islamic will among UniMAP academic staff.

2. To Investigate the Relationships Between IVs Towards the Intention to Have Islamic will Among UniMAP Academic Staff.

Several researchers have shown there is a positive significant relationship between attitude, social influence, religiosity, and awareness with the intention to have Islamic will. For instance the TRA theory developed by Fishbein and Ajzen (1975). In addition to many studies in various contexts (Ali, Zani & Kasim 2014; Amin et al., 2011; Taib et al., 2008) shwen that attitude and social influnce has a strong positive significant on the intention to use Islamic personal financing. Supported by the conceptual study of Ali et al. (2014) where they reported similar results. Furthermore, sevrsl studies conducted in various contexts found that religiosity is a vital factot has a relationship with intention to have Islamic will and on the impct of individual's behaviour (Haque et al., 2011; Osman et al., 2015; Osman, 2014). Also, awareness was reported as an important factor in which has a positive relationship the intention by enormous studies (Ahmad & Peyman, 2008; Alma'amun, 2010; Zakiah et al., 2016). Hence, the following hypotheses are developed:

Ha2.1: There is a significant correlation between attitude and the intention to have Islamic will among UniMAP academic staff.

Ha2.2: There is a significant correlation between the social influence and the intention to have Islamic will among UniMAP academic staff.

Ha2.3: There is a significant correlation between the religiosity and the intention to have Islamic will among UniMAP academic staff.

Ha2.4: There is a significant correlation between awareness and the intention to have Islamic will among UniMAP academic staff.

3. To Determine the Factors, Influence IVs Towards the Intention to Have Islamic will Among UniMAP Academic Staff.

Several researchers have shown there is a significant relationship between attitude, social influence, religiosity, and awareness with the intention to have Islamic will. For instance the TRA theory developed by Fishbein and Ajzen (1975). In addition to many studies in various (Ali et al., 2014; Amin et al., 2011; Taib et al., 2008) shwen that attitude and social influnce has a strong significant on the intention to use Islamic personal financing. Supported by the conceptual study of Ali et al. (2014) where they reported similar results. Furthermore, sevral studies conducted in various contexts found that religiosity is a vital factor in influencing the intention to have Islamic will and on the impct of individual's behaviour (Haque et al., 2011; Osman et al., 2015; Osman, 2014). Also, awareness was reported as an important factor in influencing the intention by enormous studies (Ahmad & Peyman, 2008; Alma'amun, 2010; Zakiah et al., 2016). Hence, the following hypotheses are developed:

Ha3: Variance in determinant factors (attitude, social influence, religiosity, and awareness) will significantly explain the intention to have Islamic will among UniMAP academic staff.

3.4 Research Design

An appropriate research design is essential to determine the type of data, data collection technique, and sampling methodology, in order to achieve the research objectives. This study employs a cross-sectional between variables. Since this study is concerned with how variables are associated, a quantitative research is used. Quantitative research is also found to be more appropriate for this study to explain a phenomenon or certain characteristics in the culture. This research is applied to collect numerical data and analyse it by using mathematical methods.

The data used for this study is from the primary sources. The data to be collected by distributing survey to the target population, the method chosen for this research was self-administered questionnaires for data collection. According to Sekaran (2003), the survey is the most suitable tool if the target population is so large and in different geographical regions. Moreover, it can be easily coded. Thus, the surveys were hand distributed to UniMAP academic staff to stimulate volunteer involvement. Respondents were requested to fill up the survey. Additionally, the self-administered surveys are cheaper and quicker than data collection methods. They can be delivered all together effectively. The respondents are able to fill up the surveys whenever convenient.

Data were collected through a detailed questionnaire that emphasizes on intention to have Islamic will with variables that can influence religiosity attitude, social influence, and awareness. All these factors are expected to influence the intention to have Islamic will. The researcher used data to test hypotheses. According to Sekaran (2003),

hypotheses testing normally explain the nature of the certain relationship among groups or the independence of two or more factors in a situation.

3.4.1 Population and Sampling Size

Sampling is the process of selecting the appropriate individuals, objects, or events who represents the entire population (Sekaran & Bougie, 2013). The sampling design of this research consists of population, sampling elements, sampling technique and sampling size.

3.4.2 Population of Study

The population can be defined as a whole group of entities who are sharing some common set of characteristics or features (Zikmund, 2000). The population is defined by Cooper and Schindler (2008) as people, events, or records that possess the desired information and that can answer measurement questions. In this research, focused was given to the academic staff to analyses the factors that affect intention to have Islamic will. In the research survey, academic staff have been chosen due to the influence factors such as high pay/salary and high education level where the researcher assumed they can answer the questions. Furthermore, this research also preferred UniMAP Staff due to the variation of academicians backgrounds where UniMAP composed of 12 different schools with different programs with the average of 30 to 65 academic staff at every school. Besides, because of the limitation of time, more economical for scattered population, geographical constraint and personnel involved, the researcher chooses to conduct the research in UniMAP. The researcher distributed extra surveys sets to cover the missing, unreturned and the unusable questionnaire.

Table 3.1 shows the list of academic staff in Universiti Malaysia Perlis (UniMAP).

Table 3.1

List of Academician Staff in Universiti Malaysia Perlis (UniMAP)

	lecturer	Senior lecturer	Associate professors	Professors	Total
School of Computer & Communication Engineering	15	34	3	2	54
School of microelectronic Engineering	42	13	6	3	64
School of Mechatronic Engineering	29	21	5	2	57
School of Electrical System Engineering	21	14	2	0	37
School of Manufacturing Engineering	16	31	3	1	51
School of Materials Engineering	9	39	7	0	55
School of Environmental Engineering	14	22	4	0	40
School of Bioprocess Engineering	12	25	3	1	41
School of Business Innovation & Technopreneurship	35	14	5	2	56
School of Human Development and Techno-Communication	25	10	5	2	42
Faculty of Engineering Technology (Fe-Tech)	10	14	1	0	25
Centre of Diploma Studies (CDS)	45	11	1	0	57
Total					579

3.4.3 Sampling Size

According to Zikmund (2010), if the sample units in the study are limited, the researcher may select the whole population rather than take the sample of the study. Sampling is one of the important elements in conducting a study. It is a portion or segment that represents the whole population of a study. Stated by Hair, Black, Babin and Anderson (2010), a sample is a group of populations. This study was carried out through survey approach. The population of this study consisted of 579 UniMAP academic staff. According to Krejcie and Morgan (1970), the sample size of this study is 234 based on the population, the researcher distributed more questionnaires more than the sampling size to cover the missing questionnaires, unreturned questionnaires and unusable questionnaires. According to Sekaran (2010), the guidelines of thumb for determining sample size, sample size higher than 30 and less than 500 is suitable for a research. Therefore, from the sample population, it is possible to draw assumptions that later can be generalized to the population (Sekaran, 2003). Table 3.2 shows determining sample size from a given population by Krejcie and Morgan (1970).

Table 3.2
Determining Sample Size from a Given Population by Krejcie and Morgan (1970)

Population Size	Sample Size	Population Size	Sample Size	Population Size	Sample Size
85	70	440	205	4000	351
90	73	460	210	4500	354
95	76	480	214	5000	357
100	80	500	217	6000	361
110	86	550	226	7000	364
120	92	600	234	8000	367
130	97	650	242	9000	368
140	103	700	248	10000	370
150	108	750	254	15000	375
160	113	800	260	20000	377
170	118	850	265	30000	379
180	123	900	269	40000	380
190	127	950	274	50000	381
200	132	1000	278	75000	382
210	136	1100	285	100000	384

3.4.4 Sampling Elements

Sampling elements are the case in the population or unit of analysis. Subsequently, the problem statement of the research is to identify the intention to have Islamic will, among UniMAP academic staff. In addition, this study is also aiming to find out which factors would affect their intention to have Islamic will such as attitude, social influence, religiosity, and awareness. Therefore, the unit of analysis in this research is people who are UniMAP academic staff. The researcher would perceive the gathered data from each respondent and treat the responses as a source data. Thus, to attain the study objectives, the sample was selected based on the following criteria: 1) samples must be academic staff and 2) samples must work in UniMAP.

3.4.5 Sampling Technique

This research has chosen stratified random sampling to select the sample. Stratification involves dividing up the universe into sub-population called “strata”, and from each stratum, a random sample is drawn. Stratification ensures representation of the population. A stratified sampling may be either proportionate or disproportionate. In a proportionate stratified random sampling, the subjects are drawn from each stratum according to a specific percentage while in disproportionate sampling the subjects are drawn from each stratum without regard to any specific percentage. A disproportionate sampling was used in this study because the aim was to have a sample of employees.

Table 3.3
The Disproportionate Stratified Simple Random Sampling

School	Number of Staffs	Proportionate (%)	Number of Respondents
School of Computer & Communication Engineering	54	9.32	21
School of microelectronic Engineering	64	11.05	26
School of Mechatronic Engineering	57	9.84	23
School of Electrical System Engineering	37	6.39	15
School of Manufacturing Engineering	51	8.80	21
School of Materials Engineering	55	9.49	22
School of Environmental Engineering	40	6.90	16
School of Bioprocess Engineering	41	7.08	17
School of Business Innovation & Techno-preneurship	56	9.67	22
School of Human Development and Techno-Communication	42	7.25	17
Faculty of Engineering Technology (Fe-Tech)	25	4.31	10
Centre of Diploma Studies (CDS)	57	11.05	24
Total	579	100	234

Proportionate formula:

Multiply the group number by sample size and divide by the total number of population = Total Number of Respondent

3.5 Data Collection Procedures

Data collection is an essential component of a quantitative study. The most common study instrument for data collection is the questionnaire survey. This study utilized the questionnaire as the primary data gathering tool due to its effectiveness. A questionnaire enables respondents to provide the required data within a short period while minimizing response bias (Sekaran & Bougie, 2010; Zikmund et al., 2010). The

questionnaires have been distributed to UniMAP academic staff. The researcher had approached the office of every school to be distributed to the academic staff through the secretary of the school. The respondents were given two weeks' time to fill up the survey to be collected in person by the researcher. In addition, personally administered surveys are more valid than low-cost than interviews, as the former incurs less error than the latter (Creswell, 2012). Thus, a personally administered survey was found useful for the present study, which aims to acquire a high response rate that exceeds the consensual sample size required. Moreover, the target population was already known and each of them has equal chances of being chosen as a respondent for this study.

The data collection letter produced by Othman Yeop Abdullah Graduate School of Business (OYAGSB) was provided to the school's secretary in order to get permission to behead the research. The respondents were given two weeks' time to fulfil the questionnaires appropriately. Then, the questionnaires collected after the stipulated due date. Therefore, the sampling technique used in this research is a disproportionate stratified random sampling since the target population was already known and each of them has equal chances of being chosen as a respondent for this study.

3.5.1 Operational Definition

The operational definition is depended on the behavioural dimensions, aspect, or properties designed by the concept (Sekaran & Bougie, 2013). In this study, the constructs used in the theoretical framework are defined below:

3.5.1.1 Intention to have Islamic will

In this study, it is defined as whether the academicians staff has an intention of engaging into writing Islamic will or not, depending on their attitude, social influence, religiosity, and awareness towards writing Islamic will. The respondents may have the intention to write Islamic will, but it does not necessarily mean that he or she will actually do that. This definition is supported by Fishbein and Ajzen (1975) where individual's perception towards the performance of a certain behaviour.

3.5.1.2 Attitude

In this study, attitude towards writing Islamic will is defined as a tendency to respond positively or negatively towards writing Islamic will. It involved four major components namely feelings, belief, cognitive (inclination for action) and evaluative (positive or negative response).

3.5.1.3 Social Influence

Social influence refers to this research as the burden from the community towards individual's perception and the extent effect of important individuals to perform or not the behaviour in question. Social influence selected as an independent variable in the research because several studies stated about its importance to measure human's behaviour. Moreover, it's a titular variable of TRA theory which is used in the study.

3.5.1.4 Religiosity

Religiosity is operationalized as the individuals' perception of Islamic will towards the higher obedience to Islamic principles, the higher possibility leaving Islamic will.

Religiosity selected as independent variable due to its strong significance on individual's behaviour.

3.5.1.5 Awareness

In this study, the awareness on having Islamic will is operationalized in one dimension where it is the factors influencing the intention to leave Islamic will regarding attraction based on the current knowledge of an existed element and understanding of a product or service based on previous information or experience. This is supported by Al Jaffri and Haniffa (2014), the institutions should undertake efforts to increase promotional activities to alert and aware the Muslim public to comply with *Zakah* obligations. If spouses and parents have a strong influence, they can directly affect the businessmen's intention to pay *Zakah*.

3.5.2 Measurement of Variables and Instrumentation

This section deals with the measurement of variable, together with instrument development and scale. The DV of the research is the intention to have Islamic will and the IVs are attitude, social influence, religiosity, and awareness. The measurements for all variables is summarized in table 3.4.

Table 3.4
Summary of Variables and Measurements of Instrument

Variables	Questionnaire			Source
	Number of Questions	Scale	Total of Items	
Demographic profile	1 to 6	Nominal	6 items	Self-structured
Intention to have <i>Islamic will</i>	7 to 15	1 to 5	9 items	(Hanudin et al., 2011)
Attitudes	16 to 22	1 to 5	7 items	(Harun et al., 2015)
Social influence	23 to 29	1 to 5	7 items	(Amin et al., 2011)
Religiosity	30 to 38	1 to 5	9 items	(Amin et al., 2011)
Awareness	39 to 49	1 to 5	10 items	(Amin et al., 2011)

The elements used to measure the variables were originally adopted. 9 items used to measure the intention to have Islamic will were adopted from Hanudin et al. (2011). 7 items were adopted from Harun et al. (2015), used to measure attitude variable. Meanwhile, the social influence (7 items), religiosity (9 items) and awareness (10 items) were adopted from Amin et al. (2011). The 43 overall items used the Five-Point Likert scale measurement from “Strongly Disagree” (1) to “Strongly Agree” (5).

3.5.3 Questionnaire Design

This research initially used an existing questionnaire construct by the previous studies which are Amin et al. (2011), Hanudin et al. (2011), Harun et al. (2015). The researcher has adopted the questionnaire because it is applicable to the current study. The survey contains a front side with the consent message together with some brief explanation regarding the aim of the research and its contents are divided into two parts. Part A is demographic profile info that consists of six (6) elements. Meanwhile,

part B contains 43 questions related to the variables that influence the intention to have Islamic will as stated in table 3.4.

The detailed for each part can be referred in Appendix A. The nominal and interval scale were applied to measure the survey. Nominal scale was used to categorize individuals into mutually exclusive using percentage or frequencies (Sekaran, 2003). Interval scale performs the mathematics processes and rate the distance amongst the points on the scale (Sekaran, 2003). To elaborate more, the Likert Scale is an indicator of state degree response. It consists of five (5) degrees. From the rate 1 which reflects strongly disagree response, until the rate of 5 which reflects the strongly agree response level.

3.6 Techniques of Data Analysis

Several arithmetical tools were interpreted the gathered data using SPSS version 24.0 starting with normality and reliability test to validate the gathered data. The respondent's characteristics are defined by using the descriptive analysis. However, the distinction between the variables and demographic factors were analysed using inferential analysis.

3.6.1 Data analysis

According to Hair et al. (1998), Data normality is essential in conducting a research especially multivariate one. Normality can be assessed by obtaining skewness and kurtosis values. The regular data describes the possible distribution of sample as well as numerous other chances occurrences (Hair, 2007). Therefore, the researcher runs a

normality test in order to validate the normality of distribution and checking the outliers. Also, the reliability analysis measures the level of the internal consistency among variable's measurements (Hair et al., 2010). According to Zikmund et al. (2015), the most common application to measure the reliability is the coefficient alpha. Under coefficient alpha, the range is in value from "0" means there is no consistency to "1" as the complete consistency (Hair et al., 2010; Pallant, 2007; Zikmund, Babin, Carr, & Griffin, 2015). Table 3.5 shows the detailed correlation value and the strength of relationship based on the coefficient alpha.

Table 3.5
The Correlation Value and the Strength of Relationship

Correlation Value coefficient alpha	The Strength of the Relationship
$r = 0$ to 0.2	Very weak, negative
$r = 0.20$ to 0.4	Weak, low
$r = 0.4$ to 0.7	Moderate
$r = 0.7$ to 0.9	Strong, high marked
$r = 0.9$ to 1.0	Very strong, very high

Source: From Rowntree (1981).

The descriptive analysis defines the main features of the survey research. The rate of recurrence distribution was gotten from all the personal's individual data which gives a clear interpretation of data via the mean and standard deviation to identify the differences between the groups of variables. Whereby, the standard deviation could identify the degree of each IV and indicate the score distribution of the mean.

T-test tests compares the variance among two means of two groups in order to detect the significant variance among the means. Therefore, the present research applied t-test in order to investigate the differences between genders (male/female) toward the

intention with other IVs. Meanwhile, One-way analysis of variance (ANOVA) used to assess the variance amongst at least three groups (Sekaran, 2003). One-way ANOVA requires some assumptions to use F value to determine the variances amongst the means. The hypothesis is accepted if the F value is below the significance value whereby the significance value is < 0.05 (Blaikie, 2003). The Pearson correlation measures the linear association between two variables, the P value examines the association and strength among DV and IVs (Hair et al., 2003). According to Gliner et al. (2009), the Pearson correlation is diverges from negative correlation (-1.0) through natural correlation 0.0 to positive correlation (+1.0). Meanwhile, +1.0 and -1.0 are having equivalent or strong value, but they have diverse interpretations. Multiple regressions are applied in this research to analyse data in order to indicate the variance level of IVs how much effect DV. Whereby, the value R interprets the strength of the relationship that among the IV and the DV.

Table 3.6
Summary of Techniques of Data Analysis

No	Objectives of the study	Analysis
1	To identify the differences between demographic factors (gender, education level, monthly income, marital status and age) and the intention to have Islamic will among UniMAP academic staff.	Regression Analysis (Independent Sample T test and One-way ANOVA
2	To determine the relationship between the factors attitude, social influence, religiosity, and intention) and intention to have Islamic will among UniMAP academic staff	Pearson Correlation

Continue table 3.6

3	To determine the factors (, attitude, social influence, religiosity and awareness) that influencing the intention to have Islamic will among UniMAP academic staff.	Multiple Regression
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3.7 Summary

In this chapter, discussed the details approaches adopted in this study. All the steps starting from collecting the data to the tools being used in analysing the data were discussed in this chapter. The next chapter would be the continuation of this chapter, which are findings of the data analysis.



CHAPTER FOUR

FINDING AND ANALYSIS

4.1 Introduction

This chapter will display the findings obtained from the analysis. The reliability test used to validate the instruments. The results of this research will meet all the criteria that required by research objectives and hypothesis developed in chapter one and chapter three.

4.2 Research Response

According to Sekaran (2013), based on the given population which is 579, this study received 234 responses. Since the researcher was not sure to get 100 percent of responding proportion, a total of 340 sets of questionnaires were distributed for data collection purposes. Out of 340 sets of surveys distributed, 234 responses returned and 230 of the returned questionnaires are useable. The total returned questionnaires represent a response rate of 69 percent, which is considered acceptable. According to Barbie (2007), clearly stated that a review of social science research literature had suggested a 50 percent rate is adequate for data analysis, 60 percent good and 70 and above is very good.

4.3 Normality Test

Normality of data is perceived as a fundamental element in a research conducted especially multivariate research as suggested by Hair et al. (1998). The statement of normality is required for inferential statistical techniques (Coakes, 2007). There are several tools to test this assumption namely Skewness and Kurtosis, boxplots, histograms, normal probability plots and Kolmogorov. The use of normality test was aimed to make sure that all data is in a normal distribution. The normal distribution is particularly important because it provides the underlying basis for many of the inferences the collected data using sampling.

The first medium to acknowledge the normality of data is by using skewness and kurtosis. The skewness positive values illustrate a positive skew; however, the kurtosis positive values show a peaked distribution (Coakes et al., 2006). The negative values for skewness indicate a negative skew while negative values for kurtosis signify a distribution that is flatter. As suggested by Hair et al. (2003), if the skewness values are greater than + 1 or lesser than - 1, it shows a significantly skewed distribution. Meanwhile, kurtosis curve is considered is over peaked if the values exceed + 3 and are over flat if it is less than -3.

The second way to acknowledge the normality of data is using the normal probability plot. The normal distribution will form a conventional diagonal line and the designed data values are parallel to the diagonal. From the normal Q-Q plot of all the variables, almost all data distributions were plotted closely follows the diagonal (refer to Appendix B). This shows that the data used in this research is valid and did not

interrupt the normality assumption for the inferential analysis. Table 4.1 shown the result of normality test.

Table 4.1
Results of Normality Test

Variable	Skewness	Kurtosis
Intention	-.519	-.427
attitude	-.537	-.314
Social influence	-.187	-.491
Religiosity	-.257	-.343
Awareness	-.341	-.416

4.4 Reliability Test

The reliability is a signal of the consistency and steadiness with the instrument which tests the concept and supports to access the "goodness" of a measure (Sekaran & Bougie, 2013). This test is important in this study because it shows the appropriate of the set of items measuring a variable. In this study, the reliability will be tested by using the internal consistency which identifies whether the items are highly correlated. Cronbach's Alpha is the popular technique to examine the internal steadiness.

Sekaran (2013) stated that the nearer Cronbach's Alpha to 1, the greater internal reliability. Generally, reliabilities lower than 0.60 are measured as weak. Any

reliability in the range of 0.70 is considered as good and that over 0.80 is very good.

Table 4.2 shown results of the reliability test.

Table 4.2
The Results of the Reliability Test

Variable	Number of items	Cronbach's Alpha
Intention	9	.958
Attitude	7	.946
Social influence	7	.920
Religiosity	9	.817
awareness	10	.937

the results showed that Cronbach's alpha of this study for intention, attitude, social influence, and awareness are more than 0.80 and 0.90. Therefore, the strength is considered very good and excellent. It can be concluded, that the variable used in this study are consistent and stable.

4.5 Demographic Profile of Respondents

The respondent's profile was analysed by using descriptive statistics analysis. The respondents participated in this study consist of the academic staff at UniMAP. Table 4.3 show the distribution of respondents involved in this study.

Table 4.3
The Distribution of Respondents

Item	Characteristics	Number	Percentage (%)
Gender	Male	107	46.5%
	Female	123	53.5%
Marital Status	Single	37	16.1%
	Married	184	80.0%
	Divorced	5	2.2%
	Widow	4	1.7%
Age	18 – 27 yrs. old	5	2.2%
	28 – 37 yrs. old	122	53%
	38 – 47 yrs. old	85	37%
	48 yrs. old and above	18	7.8%
Religion	Islam	220	95.7%
	Others	10	4.3%
Education Level	Lecturer	90	39.1%
	Senior lecturer	110	47.8%
	Associate professor	16	7.0%
	Professor	14	6.1%
Income	Less than RM2000	00	00%
	RM2001 – RM3000	6	2.6%
	RM3001 – RM5000	86	37.4%
	Above RM5000	138	60%
Total		230	100%

The above table 4.3 displays the results of the respondent's profile analysis carried out by the researcher. The first category of the profile that is gender is found to have more female respondents than the male. The result shows that the total female respondent is 123 equivalents to (53.5%) from the total number of respondents and the rest 107 were male which is equal to (46.5%) respectively. According to the marital status of the respondents, married is the highest figure which is 184 respondents with a percentage

of (80%) and 37 respondents were single (16.1%). Meanwhile the lowest were 5 respondents (2.2%) followed by 4 respondents Widow (1.7%).

As for the respondents age, the result of the descriptive analysis used by the researcher indicates that most of the respondents were between the age of 28-37 years old which showed a percentage of 53% followed by the category of 38-47 with 37%, the rest two category which is 18-27 years old and 48 years old and above showed the lowest result that is 5% and 7.8% respectively. For the religion, the result found that the majority of the respondents were Muslims which is 220 respondents (95.7%) while the non-Muslims was only 10 respondents (4.3%). As for the respondent's education level, most of them were senior lecturer that is 110 respondents (47.8%), while 90 (39.1%) of them were lecturer, 16 respondents (7%) were associate professor and only 14 (6.1%) respondents were professor. The results above also show the respondent's monthly income level, according to the descriptive analysis conducted by the researcher for the collected data, out of 230 respondents 138 of them (60%) receives income above RM 5000, followed by 86(37.4%) of them that gains RM 3001-RM5000 monthly, while only 6 respondents (2.6%) gain RM 2001-RM3000, as for less than RM 2000 category was no respondents.

4.6 Demographic Factors and Intention to Have Islamic Will.

This analysis corresponds to answering the first research question of this study, which is to identify whether there are any differences between a group of demographic profiles (gender, marital status, age, highest education level and monthly income level)

towards the intention to have Islamic will. The test of differences was conducted by using Independent Sample T-Test and One- way ANOVA to analyse the hypothesis.

1. Hal.1: There is a significant difference between male and female on the intention to have Islamic will among UniMAP academic staff.

The previous chapter had discussed several assumptions that need to be taken into consideration before conducting a t-test. According to the first assumption, the scale of measurement should be an interval. Since the interval scale was applied to the measurement of intention and independent variables, therefore there is no violation of the assumption tests. Second, the score should be random. Since this study had used a random sampling hence, there is also no violation of the assumption testing. The third assumption mentioned about normality. In this study, the scores are normally distributed, and then there is no desecration of the assumption towards normality. Additionally, the fourth assumption relates to the independence of the group. The respondents appear to only be one group known as the current position and it is unrelated to each other.

The last assumption stated about the homogeneity of variance. The value of significance in this analysis is < 0.05 . In the circumstances the significant value of Levene's test is larger than 0.05, the first line in the table which refers to equal variance assumed value will be used. Meanwhile, if the significant level of Levene's test is less than 0.05, the information in the second line of the T-test table which refers to equal variance not assumed value will be used. In addition, if the significant value is below

than the stated indicator, it can be concluded that the variance for the two tested groups is different.

One-way ANOVA is used to examine the significant differences between demographic factors that have more than two groups. The first assumption relates to the normality of the population. In this study, the data showed that it is normally distributed, the scale of measurement is an interval and it is randomly sampled in population. For the second assumption, it is related to the homogeneity of variance, the researcher needs to look at the result obtained in Levene's test. The result showed that the significant value is above 0.05. Therefore, it can be assumed that the group comes from the population with equal variances.

1. The Difference Between Male and Female with The Intention to Have Islamic Will.

Independent Samples T-Test analysis is conducted to test the difference between male and female on the intention to have Islamic will among UniMAP academic staff as presented in Table 4.4.

Table 4.4
Differences Between Gender and Customer's Intention

Variable	gender	mean	Standard deviation	t-value	Significance level
Intention	Male	4.328	.564	.194	.846
	Female	4.312	.640		

Table 4.4 shows male whose intention to have Islamic will with mean 4.328 and standard deviation .564 compared to female have the mean 4.312 and standard deviation .640. Based on the result, it was found that both groups (male and female) indicate the high intention to have Islamic will. The male academic staff (mean 4.328) shows high intention to have Islamic will compared to female (mean 4.312) but the difference is small 0.01. However, the result of independent sample t-test shows the significant value is .194. Meanwhile, the significant level is .846 which is more than the alpha value (0.05). Therefore, the result of the study is not significant, and the hypothesis null is rejected. Therefore, the study can be concluded that there is no significant difference between gender and intention to have Islamic will among UniMAP academic staff.

2. The Difference Between Educational Level with The Intention to Have Islamic Will.

To examine the difference between education level and intention to have Islamic will in this study, the researcher used One-way ANOVA. It refers to the comparison of the mean on a factor that has more than two means. Table 4.5 discloses the difference between the education level with the intention to have Islamic will.

Table 4.5

The Difference Between education level with The Intention to Have Islamic will

Variable	Education level	Mean	Std. deviation	F. value	Significant
Intention	lecturer	4.17	.581	3.940	.009
	Senior lecturer	4.45	.569		
	Assoc. professor	4.23	.892		
	Professor	4.25	.111		
	Total	4.31	.605		

Table 4.5 shows the results of One-way ANOVA analysis which indicates that the differences of mean between groups of the highest educational level and the intention to have Islamic will are relatively small. The result indicates that the significant level is .009, the mean value for senior lecturer group has the higher score (4.45) compared to professor group (4.25) and associate professor (4.23) while the lecturer group has the lowest score (4.17). This means that senior lecturer group has the higher intention to have Islamic will compared to the other groups. But the F value is 3.940 with the significant value of .009 which is height to be accepted value. Therefor the null hypothesis is rejected, and it can be concluded that there is no significant difference between education level and intention to have Islamic will.

3. The Difference Between Groups of Monthly Income Level with The Intention to Have Islamic Will.

To examine the difference between monthly income and intention to have Islamic will in this study, the researcher used One-way ANOVA. It refers to the comparison of the

mean on a factor that has more than two means. Table 4.6 presents the difference between the monthly income and the intention to have Islamic will.

Table 4.6
The Difference Between Groups of Monthly Income Level and The Intention to Have Islamic will

Variable	Monthly income	Mean	Std. deviation	F. value	Significant
Intention	2000-3000RM	3.92	.797	5.940	.005
	3001-5000RM	4.18	.666		
	5000RM and above	4.41	.535		
	TOTAL	4.31	.605		

To examine the difference between monthly income and intention to have Islamic will in this study, the researcher used One-way ANOVA. It refers to the comparison of the mean on a factor that has more than two means. Table 4.6 presents the difference between the monthly income and the intention to have Islamic will.

Table 4.6 showing the results from One-way ANOVA analysis above indicate that the differences of mean between groups of monthly income level and the intention to have Islamic will are relatively small. Descriptively, the result indicates that the significant level is .005, the mean value of RM5000 and above group has the higher score (4.41) followed by RM3001-5000 group (4.18) while the r group of RM2000-RM3000 has the lowest score (3.92). This means that the higher monthly income the higher intention to have Islamic will. The results show that F value is 5.940 with the significant value of .005 which is within the acceptable range. Therefor the null

hypothesis is accepted, and it can be concluded that there is a significant difference between monthly income level and intention to have Islamic will.

4. The Difference Between Groups of Marital Status Level with The Intention to Have Islamic Will.

To examine the difference between marital status and intention to have Islamic will in this study, the researcher used One-way ANOVA. It refers to the comparison of the mean on a factor that has more than two means. Table 4.7 shows The Difference between groups of marital status level with the intention to have Islamic will.

Table 4.7

The Difference Between Groups of Material Status Level with The Intention to Have Islamic will

Variable	Material status	Mean	Std. deviation	F. value	Significant
	Single	4.36	.667	.524	.666
	Married	4.32	.596		
	Divorced	4.00	.136		
	Widow	4.27	.833		
	TOTAL	4.31	605		

The results from One-way ANOVA analysis above indicate that the differences of mean between groups of material status and the intention to have Islamic will are relatively small. The results indicate that the significant level is .666, the mean value single group has the higher score (4.36) followed by married group (4.32) while the group of widows and divorced have the lower means (4.27) and (4.00) respectively. This means that the single and married respondents have higher intention to have Islamic will. The results show that F value is 5.940 with the significant value of .666

which is higher to be acceptable. Therefore the null hypothesis is rejected. It can be concluded that there is no significant difference between marital status and intention to have Islamic will.

5. The Difference Between Age Groups with The Intention to Have Islamic Will.

To examine the difference between the age groups and intention to have Islamic will in this study, the researcher used One-way ANOVA. It refers to the comparison of the mean on a factor that has more than two means. Table 4.8 shows the difference between age groups with the intention to have Islamic will.

Table 4.8
The Difference Between Age Groups with The Intention to Have Islamic will.

Variable	Age group	Mean	Std. deviation	F. value	Significant
Intention	18-27 yrs. old	4.71	.412	1.305	.274
	28-37 yrs. old	4.27	.621		
	38-47 yrs. old	4.33	.544		
	48 yrs. and above	4.46	.772		
	TOTAL	4.31	.605		

The results from One-way ANOVA analysis above indicate that the differences of mean between age groups and the intention to have Islamic will are relatively small. Descriptively, the result found that mean of the highest group is 18-27 years old with a score of (4.71) followed with above 48 years old group (4.46). While the groups of

38-47 years old (4.33) and 38-47 years old (4.27) show lower mean. From this analysis testing, F value is 1.305 with significant value is .274. Statistically, the significant value seems to be higher than acceptable level of 0.05, therefore the null hypothesis is failed to reject. In conclusion, there is no significant difference between age groups the intention to have Islamic will.

4.7 Correlation Between the Factors with Intention to Have Islamic Will

Pearson correlation analysis indicates the strength and significance of the bivariate relationship among variables on the interval scale for a specific way. This study examined the relationship between the dependent variable with all the independent variables involved. For this analysis, as shown in Table 4.9, the result could be a perfect correlation between two variables if it is presented by +1.0, or there is also a perfect negative correlation by -1.0. Therefore, the two variables are significantly correlated if the correlation level is ranged between -1.0 and +1.0.

Table 4.9
Rules of Thumb about Correlation Coefficient

Coefficient Range	Strength of Association
$\pm .91 - \pm 1.00$	Very Strong
$\pm .71 - \pm .90$	High
$\pm .41 - \pm .70$	Moderate
$\pm .21 - \pm .40$	Small but definite relationship
$\pm .01 - \pm .20$	Slight, almost negligible

Sources: (Hair et al., 2006)

The results as shown in table 4.10 indicated that all variables are significant and positively correlated with the intention to have Islamic will at the confidence level of 99% ($p < 0.01$). This means that the stronger the attitude, social influence, religiosity, awareness, the greater the intention to have Islamic will. The strength of the association between attitude and the intention to have Islamic will is .728** which can be considered as high. Meanwhile, the strength of association between social influence, religiosity, awareness, with the intention to have Islamic will are .547**, .472**, .650** respectively which considered moderate in addition to the significant value of .000 for all variables.

Since the value of p is less than 0.01, thus all hypotheses are rejected. Therefore, this study concludes that there are relationships between attitude, social influence, religiosity, and awareness with the intention to have Islamic will. The proposed hypotheses are as follow:

Ha2: There is a significant correlation between (attitude, social influence, religiosity, and awareness) and the intention to have Islamic will among UniMAP academic staff.

Table 4.10

Result of Correlation between Intention to have Islamic will and Independent Variable

Factors	Pearson correlation(p)	Significant value
Attitude	.728**	.000
Social influence	.547**	.000
Religiosity	.650**	.000
Awareness	.472**	.000

***.* correlation is significant at 0.01 level (2-tailed)

4.8 Relationship Between the Determinants and Intention to Have Islamic Will.

The final hypothesis was analysed by multiple linear regressions which are used to predict the value of IV based on the value of DV. The current research requests to predict the intention to have Islamic will based on IVs namely: attitude, social influence religiosity, and awareness. The tested hypothesis was as follows:

Ha3: There is a significant influence of determinant factors (attitude, social influence, religiosity, and awareness) with the intention to have Islamic will among UniMAP academic staff.

Table 4.11

Relationship Between the Various Determinants and Intention to Have Islamic will.

Factors	Unstandardized Coefficients		Standardized Coefficients	T	Sig
	B	Std. Error	Beta		
(Constant)	-.283	.279		-1.01	.313
Attitude	.543	.055	.516	9.88	.000
Social influence	-.105	.079	-.119	-1.32	.186
Religiosity	.594	.057	.459	4.80	.482
Awareness	.040	.124	.035	0.70	.000
R: .791a R square: .619 sig: .000b					

As shown in table 4.11 the R square value is the statistic that provides evidence about the validity of the model. The value of R square is 0.625. This indicates that 62.5 percent of the variation in the DV explained by the IVs. The rest which is 37.5 percent is explained by excluding variable.

The finding showed that there are at least two variables that have a significant influence on the intention to have Islamic will. The factors were attitude (sig = 0.000), awareness (sig = 0.000) i.e. both are significant with values of less than .005. Attitude has the highest influence and positively related to the intention to have Islamic will where the B value for each variable is .543. Therefore, attitude if one unit is increased, 54.3 percent unit of intention to have Islamic will would increase. Meanwhile, the lowest influence predictor is awareness which has the significant value at .000 and B value of .040. Hence, if one unit of awareness increased, 4 percent unit of intention to have Islamic will will increase. Meanwhile, the significant value of religiosity and social influence is higher than .005 to be acceptable, means they have no significant influence with the intention to have Islamic will.

4.9 Summary

Returning to the first research question regarding the differences of intention to have Islamic will based on the selected demographic factors, the researcher choose to evaluate only five demographic factors which are gender, marital status, age, highest educational level, and monthly income level. The finding of this research found a significant difference between groups of monthly income level with the intention to have Islamic will. While the gender between male and female and the marital status between married and single did not show a significant difference in the intention to have Islamic will. Furthermore, a group of age and group of highest educational level also did not indicate a significant difference in the intention to have Islamic will. A Pearson correlation analysis was undertaken to address the second research question. From the analysis, the study was revealed that all the independent variables, namely attitude, social influence, religiosity, and awareness have a positive relationship with intention to have Islamic will. However, the result indicated that attitude has a high correlation while the rest of variables have the moderate correlation with the intention to have Islamic will.

In addition, regression analysis was undertaken to address the third research objective. From the analysis, it was found that there are two variables that are positively related to the intention to have Islamic will namely attitude and awareness. On the other hand, social influence and religiosity were not significantly connected with the intention to have Islamic will.

CHAPTER FIVE

DISCUSSION AND RECOMMENDATION

5.1 Introduction

This chapter discusses further on the results of this research to address the research questions. It begins with the discussion of the findings then the contribution of the research. Finally, the recommendations and several limitations.

5.2 Discussion

The goal of this research is to investigate the intention to have Islamic will. This study carried out for UniMAP academic staff in all schools. In order to achieve the objectives and factors influencing the intention to have Islamic will, it selected attitude, social influence, religiosity and awareness as IVs while intention as DV.

5.3 First Objective

The first objective of the research is to identify the significant differences among groups of demographic factors on the intention to have Islamic will. The demographic factors consist of (gender, marital status, age, highest educational level, and monthly income level). The gender was analysed using T-test analysis tool as it shows a comparison between two groups. Meanwhile, marital status age, highest educational level, and monthly income were analysed using One-Way ANOVA as it showed a comparison between more than two groups.

The results show there is no difference among groups of demographic factors (gender, marital status, age, and educational level) on the intention to have Islamic will. Consequently, this study concludes that both male and female are equally likely to have Islamic will. This outcome is consistent with the findings of Ayesha and Masood (2011) where they studied the selection criteria of customers for Islamic home financing based on the factors of gender, age, income, and occupation. Their finding indicated that there is no difference between male and female in selection criteria and both considers Sharia principle as the main factor for selecting Islamic home financing. In addition to age and education level found to be insignificant. This corresponds with the study mentioned earlier by Ayesha and Masood (2011) who found that there is no significant difference between the customer's age and education level selection criteria of Islamic home financing.

Moreover, monthly income level revealed that has a significant difference towards the intention to have Islamic will that is, where supporting the finding of Alma'amun (2010), Charles (2014), This could possibly be due to the high income which allow them to save wealth and own properties such as cars, houses, savings in the bank which makes them got the greater tendency to have Islamic will compared to those who earn less, as it can be noticed from the results where those who earn above RM 5000 have higher mean (4.41) followed by the mean of middle income group RM3001-5000 (4.18) and lowest mean is for the group (RM 2000-RM3000) at (3.92), which means the high income the high tendency to have Islamic will.

5.4 Second Objective

The second objective of this research is to investigate if there is any significant relationship among the factors whether there is a significant relationship between DV (intention) with all the IVs involved (attitude, social influence, religiosity, and awareness) with intention to have Islamic will. The output of the Pearson correlation analysis shows a significant relationship among IVs (attitude, social influence, religiosity, and awareness) with (DV) the intention to have Islamic will. Moreover, the findings indicate that all the IVs are significant and positively correlated with the intention to have Islamic will the confidence level of 99%.

Attitude indicated to have the highest strength, given that for attitude the correlation towards the intention to have Islamic will is at (72.8%). This result is in line with the findings of Taib et al. (2008) which reported that attitude has a significant relationship with the level of acceptance. Further, Fishbein and Ajzen (1975) stated in TRA theory that there is a significant relationship between attitude and behavioural intention. Therefore, this study reveals that the stronger the people attitude the higher the intention to have Islamic will would be.

Religiosity reported a high correlation with the intention to have Islamic will at 65%. This supporting the finding of Omar (1992) in a study examining the implications of Islamic beliefs and practice, the study pointed out that religiosity found to be a significant factor for conducting transaction with the Islamic financial institutions. Further, Metawally (1996) found that religious is the most significant factor in determining the Muslims attitudes towards Islamic banks. Similarly, Metawa and

Almossawi (1998) reported that the most significant factor for the use of Islamic bank services is religion.

Further, this study also reported a positive relationship between social influence and the intention to have Islamic will which is corresponding with the findings of Taib et al. (2008) who reported that social influence has a positive significant relationship with the level of acceptance. Besides, Fishbein and Ajzen (1975) stated in TRA theory that there is a significant relationship between social influence and behavioural intention. Therefore, this study reveals that the stronger the people influence the higher the intention to have Islamic will would be.

Lastly, awareness showed a positive correlation with the intention to have Islamic will but with lower percentage compare to the rest variables at 47.2. this result is a line with the findings of the study conducted by Alma'amun (2010) where she found that awareness has a significant relationship with the behaviour of Malaysian on leaving Islamic will. Also, Shyue et al. (2015) found that awareness is an important variable on influencing the old people in Selangor to write Islamic will before death.

Hence, attitude is the highest correlated factor with the intention to have Islamic will, this because the academic staff have a high confidence level and individuality which makes their attitude higher on having Islamic will. It is expected that the religiosity factor to be among the most factors that correlates with the intention to have Islamic will, this is because in Islam, religion is an essential part that has a greater influence on the Muslims in selecting business transaction. Thus, this study points out that the

Islamic will institutions need to put more emphasize on the *Sharia* element and ensure that transactions are in accurate accordance with the *Sharia* lines.

5.5 Third Objective

The third objective of this study aimed at determining the factors influence (attitude, social influence, religiosity, and awareness) towards the intention to have Islamic will. To achieve this objective, the independent variables of the study which are attitude, social influence, religiosity, and awareness been tested whether there is a significant influence of these IVs on the intention to have Islamic will.

The result from multiple regression analysis has shown that the IVs show 62.5% variance in the intention to have Islamic will. Further, this study discloses that the factors that significantly influence the intention to have Islamic will are attitude, awareness, while the other two independent variables which are religiosity and social influence are not significantly influenced the intention to have Islamic will. Attitude showed the highest B coefficient with a value of 0.543 followed by awareness with B coefficient value of 0.040 at significance level of 0.000.

The multiple regression analysis result on attitude is consistent with the findings of Amine et al. (2011), Hasbullah et al. (2016) where they found that attitude has a constructive influence towards the intention to contribute in Islamic estate planning. Attitude factor strongly predicts intention. Also, it is strengthened by the TRA theory developed by Fishbein and Ajzen (1975). Attitude has a positive influence towards the intention to have Islamic will. Therefore, it indicates that attitude will be a relevant factor in influencing the intention to have Islamic will.

The result attained from the multiple regression analysis on the awareness is consistent with the findings of Alma'amun (2010) and the recent study of Aien et al. (2017) where they found that awareness is a vital factor in influencing person's intention. Awareness has a positive influence towards the intention to have Islamic will. Therefore, it indicates that awareness will be an applicable factor in influencing the intention to have Islamic will.

However, religiosity is not significantly influenced the intention to have Islamic will. This possibly due to their academic background which is not from Islamic studies and Islamic finance industry but mostly are from engineering, electricity, biology, and industry background, where they have low chance to get information about Islamic will. The result is not consistent with the earlier study by Charles (2014) that found the issue of the degree of religious and its impact on the bequest behaviour which shows that the religious households are more likely to have a bequest. Meanwhile, this study supports the previous study conducted by Norenzayan and Shariff (2008), Pamala, Wendy and Katie (2012). It is estimated that other variables may be more capable of influencing the intention to have Islamic will.

This study also found insignificant result regarding the social influence towards the intention to have Islamic will. This result is not a line with many previous studies. For example, there is the study reported that the individuals have higher intention to have Islamic will than those who are not been influenced by society (Ali et al., 2014). Also, this result is not consistent with TRA theory, may be due to the variation of culture and social perspectives whereby Fishbein and Ajzen (1975) developed TRA model based on the western environment which is different from the Asian environment

where the researcher conducted his research. Moreover, this possible of the high confidence level and the high education level of the academic staff which make them not get influenced by the society easily. The results of this study supported by previous research conducted by McGranahan (2000) and Charles (2016) where they conducted their studies in Japan and China stating that social influence is not a strong factor to influence individual's intention to have Islamic will.

5.6 Contributions of The Study

The contribution of this research is from the theoretical perspectives situated in recognizing the variables that influence the intention to have Islamic will. This research contributes to the previous studies conducted on Islamic will context by investigating the factors namely attitude, social influence, religiosity, and awareness and develop a theoretical framework that will have an impact on the intention to have Islamic will. In addition, the research regarding Islamic will is limited compared to the research that was implemented on general Islamic estate planning. Due to this, hopefully, this study may contribute to a research paper in Malaysia which will provide some information for future researchers who are interested in carrying out a study on Islamic will.

The outputs of this research have a managerial contribution to an institution which provides Islamic will specifically and Islamic state planning, in general, to enhance and turn up the implementation of Islamic will by giving more attention to the influential factors involved in this research to achieve an improvement in Islamic will possession in others institution. Since the attitude towards Islamic will is the most

influencing factor that affects the intention to have Islamic will, the responsible party must educate people towards the implementation of Islamic will so that they have a positive feeling and willing in term of intention to have Islamic will.

5.7 Limitations and Recommendations for Future Research

The limitations of the research are discussed to recognize anticipated possibilities for future research. Firstly, the sample in this study involved specific group in specific locations which is academic staff in UniMAP. To tackle this limitation, future studies are suggested to cover another population sample such as administrative staff or rich people; also, it can conduct outside UniMAP or further geographical zones to come out with better and more valid findings.

Secondly, the outcome of this research cannot be generalized in a bigger context across cultures because the data collected from this study were limited only for UniMAP academic staff. Different institutions or universities may give different effects. Additionally, the performance of Islamic will in each state in Malaysia is different. Some states reported a low performance, and some have a medium or high performance. If these differences can be explained, it can help to confirm the level of intention to Islamic will. Other studies can explore their relationships in different contexts. Therefore, a study to explain the difference is recommended for future research.

Thirdly, this study used a set of questionnaires to obtain data. The main weakness of this method is the low of response rate from the subjects of study. Besides, the data

for this study were collected at one time (a cross-sectional study), thereby providing only a short of the population studied. Thus, it is recommended that further research is considering the use of other methods to overcome this weakness and conduct a different data collection technique such as: interview method or adopting a mixed research design involved qualitative and quantitative research designs.

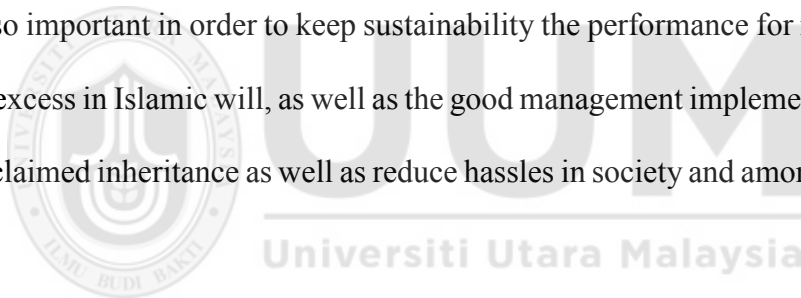
5.8 Conclusion

The outcomes of this research revealed that most independent variables have positive relationships with the intention to have Islamic will. However, only attitude gives a high influence towards the intention to have Islamic will. The findings of regression analysis suggest that the factor of religiosity and social influence do not give an impact towards the intention to have Islamic will. The result indicates the contrary relationship where the greater the social influence, the lower the intention to have. The inverse relationship is likely due to the existence of the majority of respondents who adhere to the social influence but do not have Islamic will. The main cause that is believed to contribute, to these conditions, is the Islamic will possessed by respondents was not received good exposure.

In addition, it is suggested that Islamic will implementation promotes a positive attitude of society towards Islamic will through a various strategic method. One of them that *Amanah Rayat Berhad* and other banks can work together with radio and television stations to provide continuously special programs and promotions of Islamic will in order to explain and create comprehension about the Islamic will. It is also suggested to institutions which provide Islamic will to enhance the advertisement by

distributing pamphlets, encourages via advertisement board or newspapers. Alternatively, providing information regarding Islamic will through social media is one of the popular ways nowadays. It can enhance the positive attitude in having Islamic will.

Furthermore, it is anticipated that the outcomes of this research will participate in enhancing and improving the implementation of Islamic will. A good plan and strategy by government will lead to the increasing Islamic will implementation in the future. The development of Islamic will should enhance and provide the several medium in order to encourage people to have Islamic will. The flexibility of Islamic will implementation also influences to raise the high performance of having Islamic will. It is also important in order to keep sustainability the performance for next generation. There excess in Islamic will, as well as the good management implemented, can reduce the unclaimed inheritance as well as reduce hassles in society and among beneficiaries.



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APPENDICES

Appendix A Questionnaire



FACTORS INFLUENCING THE INTENTION TO HAVE ISLAMIC WILL AMONG ACADEMIC STAFF OF UNIVERSITI MALAYSIA PERLIS.

Dear Sir/Madam,

This study seeks to identify the intention to have *Islamic will* among Uni-map academic staff. The information obtained from this survey is very important for the researcher in fulfilling the requirement for Master Degree in Islamic Finance and Banking at Universiti Utara Malaysia.

Kindly answer all questions. This questionnaire might take about 5-10 minutes to complete. All information will be treated in strict confidence and your responses will only be analyzed in aggregate forms. Your kind participation in this study is highly valued and appreciated.

Should you have any enquiries regarding this study, please do not hesitate to contact me at **Bouteraa.med@hotmail.com** or **01135664032**.

Yours sincerely,

Bouteraa Mohamed
Postgraduate Student
Islamic Business School
Universiti Utara Malaysia
Sintok, Kedah

PART: A

Demographic factors

Please tick (✓) for your answer

1. Gender

Male ☐

Female ☐

2. Education level

Lecturer ☐

senior lecturer ☐

Associate Professor ☐

Professor ☐

3. Religion

Islam ☐

Others: _____

4. Age

18 – 27 years old ☐

38 - 47 years old ☐

28 - 37 years old ☐

48 years old and above ☐

5. Marital Status

Single ☐

Married ☐

Divorce ☐

Widow ☐

6. Income

Less than RM2000 ☐

RM3001 – RM5000 ☐

RM2001 – RM3000 ☐

Above RM5000 ☐

PART: B

Based on the scale given, please indicate your degree of strength agreement disagreement on the following statement.

1	2	3	4	5
Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree

Intention to have <i>Islamic will</i>		SD	D	N	A	SA
I 1	I intend to have <i>Islamic will</i>	1	2	3	4	5
I 2	I am interested to use <i>Islamic will</i>	1	2	3	4	5
I 3	It's likely I will have <i>Islamic will</i>	1	2	3	4	5
I 4	I am interested to use <i>Islamic will</i> in the future	1	2	3	4	5
I 5	I will use <i>Islamic will</i> someday	1	2	3	4	5
I 6	I am willing to undertake <i>Islamic will</i> as my estate planning	1	2	3	4	5
I 7	I am satisfied to use <i>Islamic will</i>	1	2	3	4	5
I 8	I intend to continue using <i>Islamic will</i>	1	2	3	4	5
I 9	I will definitely recommend <i>Islamic will</i> to others	1	2	3	4	5

Attitude		SD	D	N	A	SA
A1	Choosing <i>Islamic will</i> is a good idea in general	1	2	3	4	5
A2	Choosing <i>Islamic will</i> is useful for my children and other heirs	1	2	3	4	5
A3	Choosing <i>Islamic will</i> is beneficial for the society	1	2	3	4	5
A4	I appreciate <i>Islamic will</i> 's existence as it helps Muslims to use their estates in ways that please Allah S.W.T	1	2	3	4	5
A5	<i>Islamic will</i> has a positive impact on Muslims' lifestyle	1	2	3	4	5
A6	<i>Islamic will</i> has a good impact in increasing the happiness of society	1	2	3	4	5
A7	I'm happy to use <i>Islamic will</i>	1	2	3	4	5

Social influence		SD	D	N	A	SA
SI 1	My family encourages me to choose <i>Islamic will</i>	1	2	3	4	5
SI 2	My friends support the idea <i>Islamic will</i>	1	2	3	4	5
SI 3	My closest friend makes me aware of <i>Islamic will</i>	1	2	3	4	5
SI 4	Many of my friends are using <i>Islamic will</i>	1	2	3	4	5
SI 5	Many of my Muslim coworkers are using <i>Islamic will</i>	1	2	3	4	5
SI 6	The surrounding society helps me to know <i>Islamic will</i>	1	2	3	4	5
SI 7	The society around me is always praising <i>Islamic will</i>	1	2	3	4	5

	Religiosity	SD	D	N	A	SA
R 1	Religion is important to me because it helps me to cope with life events	1	2	3	4	5
R 2	Religion is important to me; because it answers many questions about the meaning of my life	1	2	3	4	5
R 3	Religion is important to me, because it teaches me how to deal with life events	1	2	3	4	5
R4	I try to place my religion into practice for dealing with life challenges	1	2	3	4	5
R 5	Religion is important to me, because it teaches me how to help others	1	2	3	4	5
R6	If any bad thing happens to me, I believe it is a test from Allah to examine me in my life (<i>ibtilaa</i>)	1	2	3	4	5
R7	When something bad happens, I pray to Allah SWT to give me guidance and peace of mind	1	2	3	4	5
R8	While making a serious decision in my life, “asking what is best from Allah, the Merciful” (<i>istikhara</i>)	1	2	3	4	5
R9	<i>Salat</i> (prayer) has several positive impacts on my life including: achieving satisfaction as well as happiness, and reducing stress.	1	2	3	4	5

Awareness		SD	D	N	A	SA
Awa 1	I'm interested to know more about <i>Islamic will</i>	1	2	3	4	5
Awa 2	I'm aware of the existence of <i>Islamic will</i>	1	2	3	4	5
Awa 3	In general, <i>Islamic will</i> provides more advantages to public	1	2	3	4	5
Awa 4	<i>Islamic will</i> can help the underprivileged people	1	2	3	4	5
Awa 5	I know the importance to be alert on <i>Islamic will</i>	1	2	3	4	5
Awa 6	I'm aware that <i>Islamic will</i> is based on Shariah principles	1	2	3	4	5
Awa 8	<i>Islamic will</i> is important	1	2	3	4	5
Awa 9	Appointing a Trustee to manage my wealth (especially after I die) is vital in implementing <i>Islamic will</i>	1	2	3	4	5
Awa 10	Inheritance distribution is crucial for <i>Islamic will</i> and it must be based on <i>Faraid</i> (Islamic law of inheritance)	1	2	3	4	5
Awa 11	<i>Islamic will</i> awareness is crucial for me	1	2	3	4	5



End of Questionnaire

Your Corporation Is Very Much Appreciated

APPENDIX B

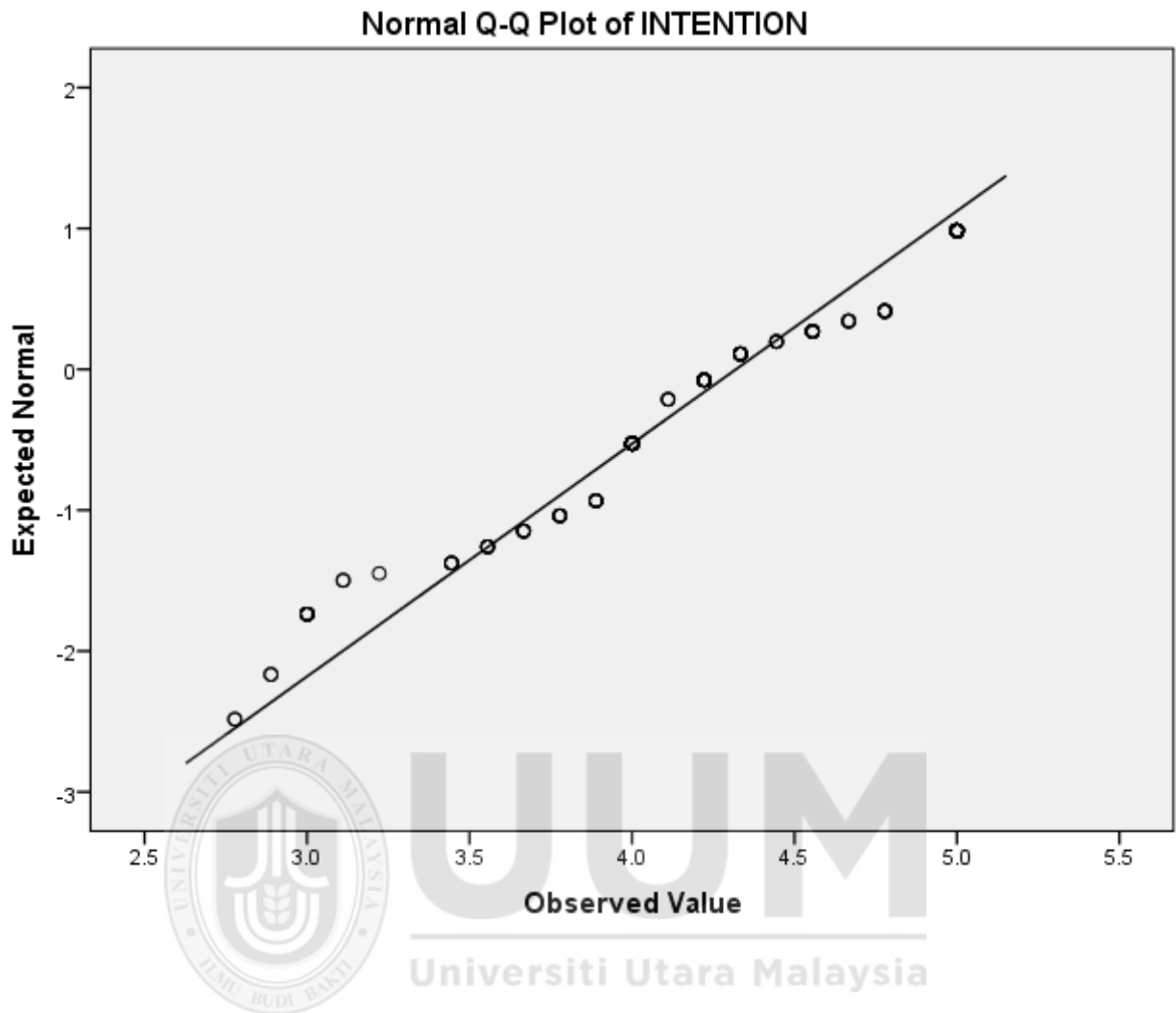
Normality Test

Case Processing Summary

	Valid		Cases Missing		Total	
	N	Percent	N	Percent	N	Percent
INTENTION	230	100.0%	0	0.0%	230	100.0%

Descriptive

		Statistic	Std. Error
INTENTION	Mean	4.3198	.03991
	95% Confidence Interval for Mean	Lower Bound	4.2412
		Upper Bound	4.3985
	5% Trimmed Mean	4.3586	
	Median	4.2222	
	Variance	.366	
	Std. Deviation	.60532	
	Minimum	2.78	
	Maximum	5.00	
	Range	2.22	
	Interquartile Range	1.00	
	Skewness	-.519	.160
	Kurtosis	-.427	.320



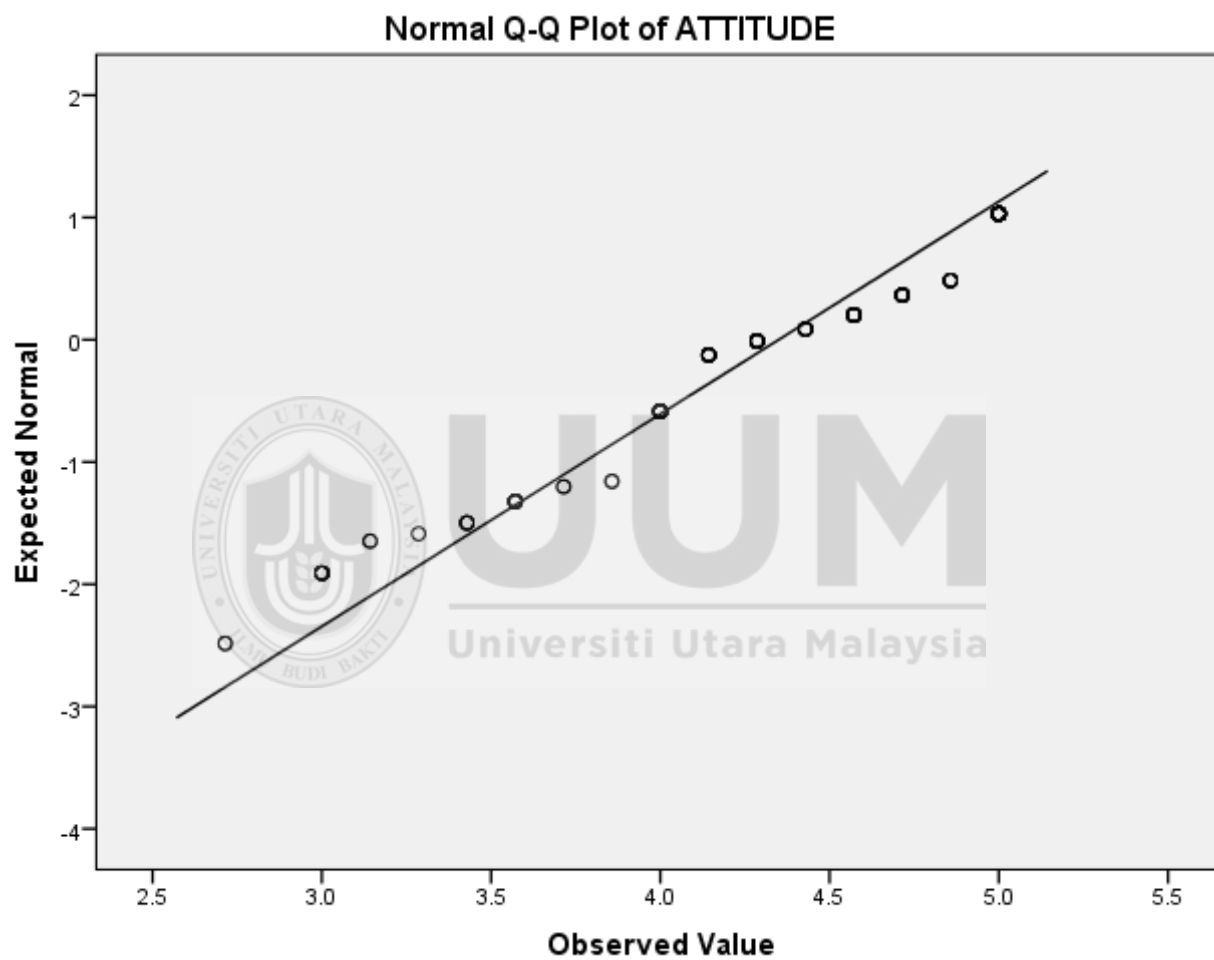
Case Processing Summary

	Valid		Cases Missing		Total	
	N	Percent	N	Percent	N	Percent
ATTITUDE	230	100.0%	0	0.0%	230	100.0%

Descriptives

		Statistic	Std. Error
ATTITUDE	Mean	4.3497	.03795
	95% Confidence Interval for Mean	Lower Bound	4.2749
		Upper Bound	4.4245
	5% Trimmed Mean	4.3903	
	Median	4.2857	
	Variance	.331	

Std. Deviation	.57554	
Minimum	2.71	
Maximum	5.00	
Range	2.29	
Interquartile Range	1.00	
Skewness	-.537	.160
Kurtosis	-.314	.320

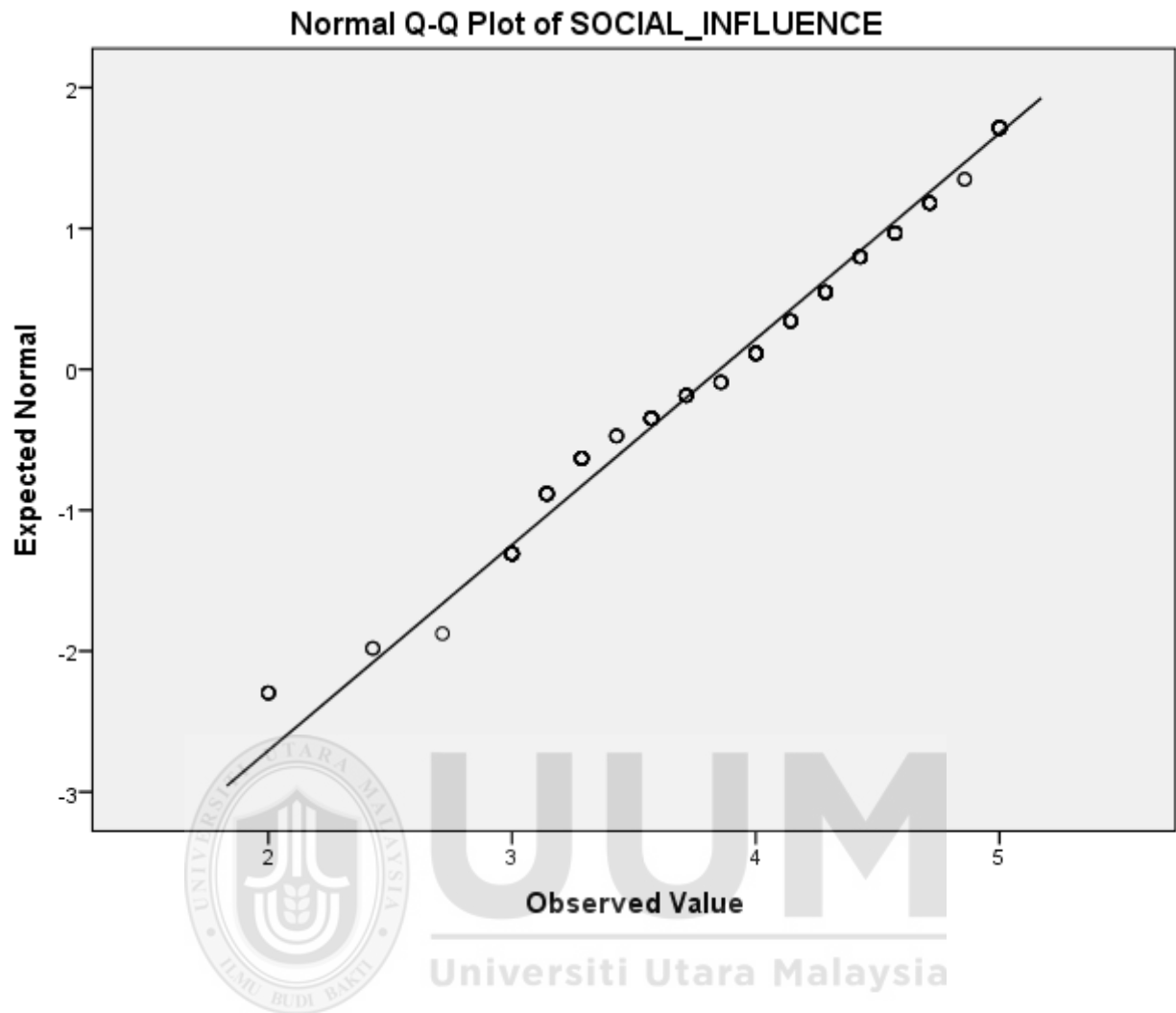


Case Processing Summary

	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
SOCIAL_INFLUENCE	230	100.0%	0	0.0%	230	100.0%

Descriptive

		Statistic	Std. Error
SOCIAL_INFLUENCE	Mean	3.8528	.04513
	95% Confidence Interval for Mean	Lower Bound	3.7639
		Upper Bound	3.9417
	5% Trimmed Mean	3.8627	
	Median	4.0000	
	Variance	.468	
	Std. Deviation	.68445	
	Minimum	2.00	
	Maximum	5.00	
	Range	3.00	
	Interquartile Range	1.00	
	Skewness	-.187	.160
	Kurtosis	-.491	.320



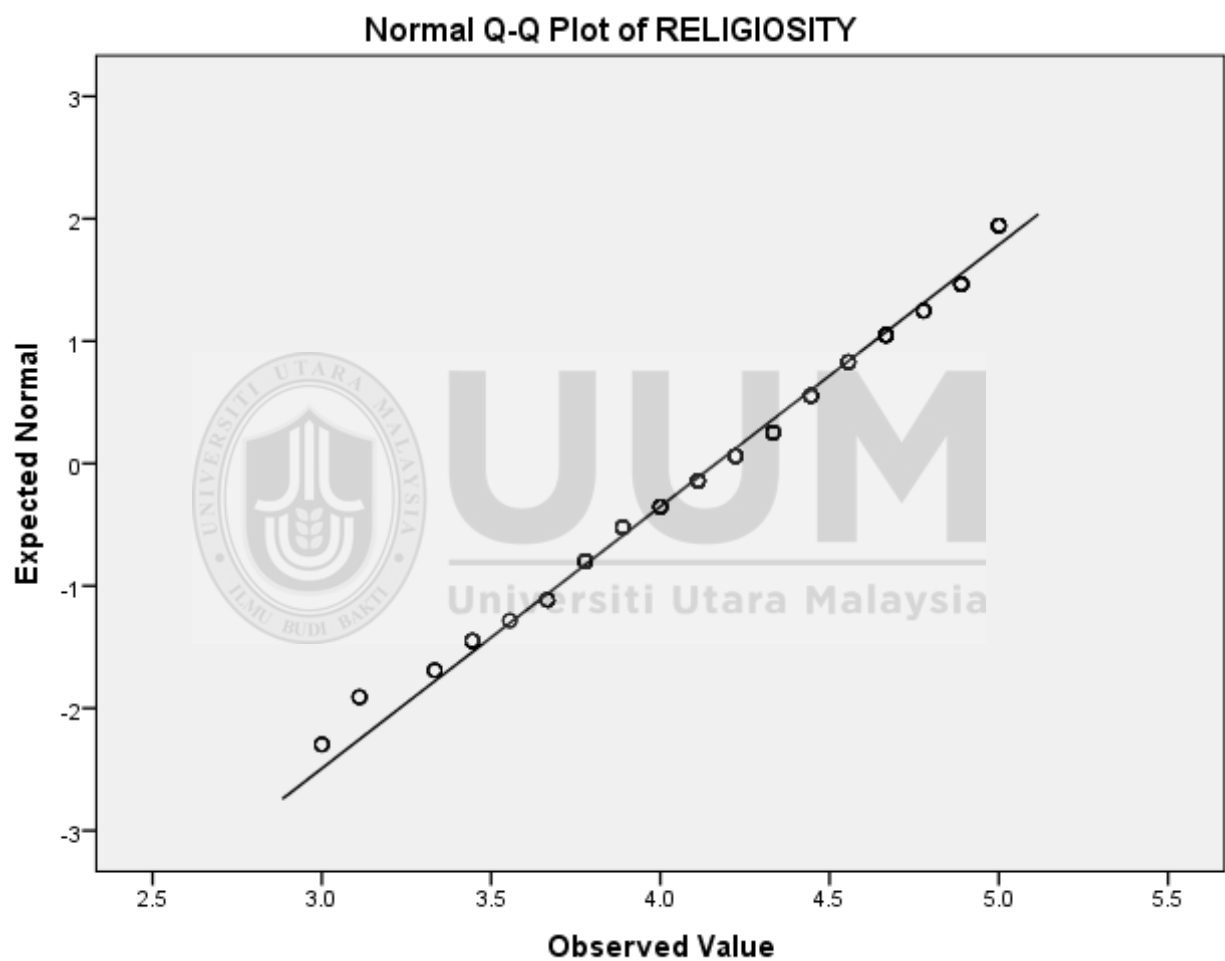
Case Processing Summary

	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
RELIGIOSITY	230	100.0%	0	0.0%	230	100.0%

Descriptive

			Statistic	Std. Error
RELIGIOSITY	Mean		4.1647	.03082
	95% Confidence Interval for			
		Lower Bound	4.1040	
		Upper Bound	4.2255	
	5% Trimmed Mean		4.1755	
	Median		4.1667	

Variance	.218	
Std. Deviation	.46735	
Minimum	3.00	
Maximum	5.00	
Range	2.00	
Interquartile Range	.67	
Skewness	-.257	.160
Kurtosis	-.343	.320

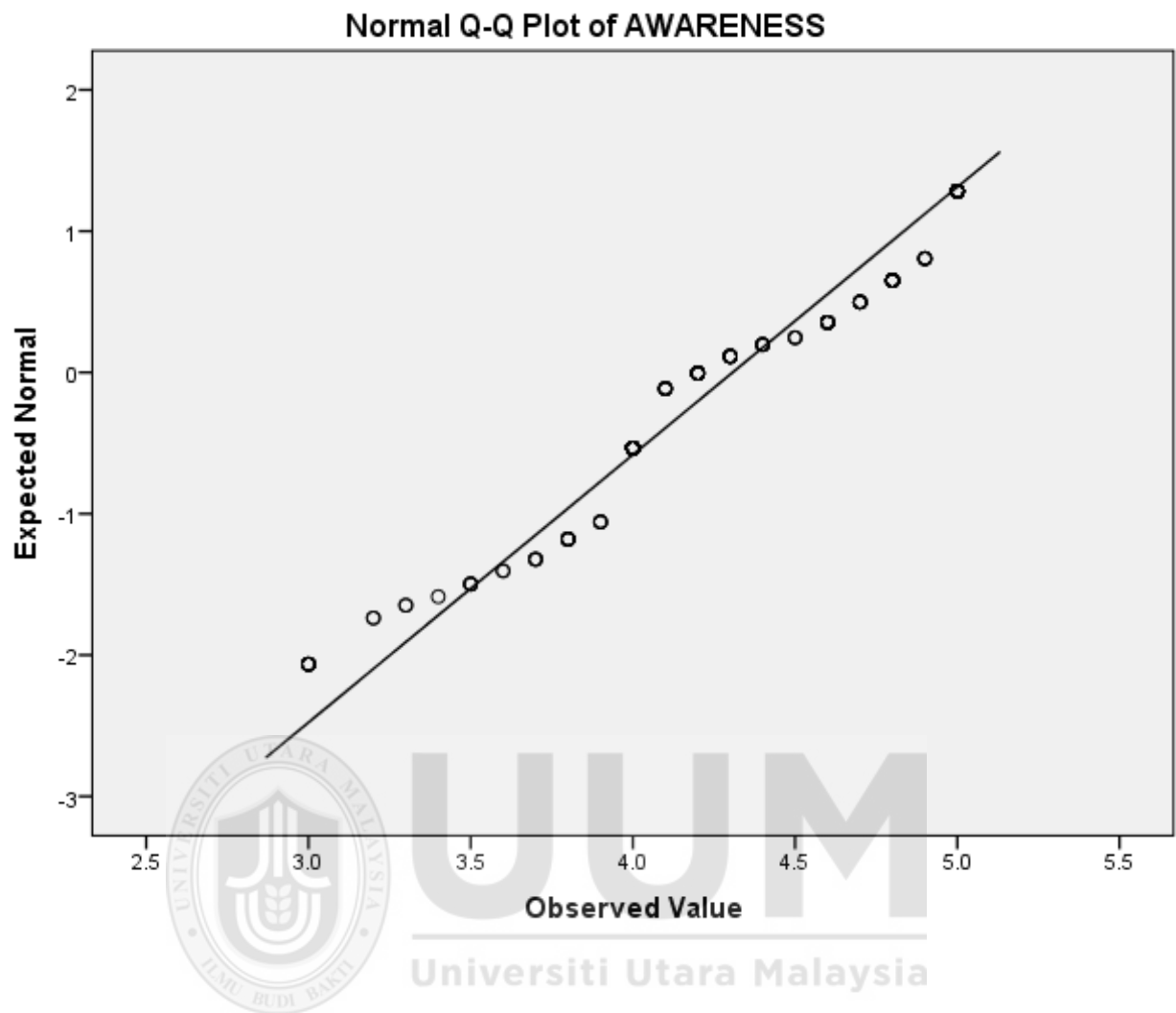


Case Processing Summary

	Valid		Cases Missing		Total	
	N	Percent	N	Percent	N	Percent
AWARENESS	230	100.0%	0	0.0%	230	100.0%

Descriptive

		Statistic	Std. Error
AWARENESS	Mean	4.3074	.03481
	95% Confidence Interval for	Lower Bound	4.2388
	Mean	Upper Bound	4.3760
	5% Trimmed Mean	4.3374	
	Median	4.2000	
	Variance	.279	
	Std. Deviation	.52790	
	Minimum	3.00	
	Maximum	5.00	
	Range	2.00	
	Interquartile Range	.80	
	Skewness	-.341	.160
	Kurtosis	-.416	.320



APPENDIX C

Reliability Test

1. Intention

Case Processing Summary

		N	%
Cases	Valid	230	100.0
	Excluded ^a	0	.0
	Total	230	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha Based on Standardized		
Cronbach's Alpha	Items	N of Items
.958	.958	9

Item Statistics

	Mean	Std. Deviation	N
Int1	4.41	.729	230
Int2	4.46	.658	230
Int3	4.36	.715	230
Int4	4.37	.638	230
Int5	4.27	.673	230
Int6	4.21	.738	230
Int7	4.24	.719	230
Int8	4.25	.722	230
Int9	4.30	.702	230

3. Attitude

Case Processing Summary

		N	%
Cases	Valid	230	100.0
	Excluded ^a	0	.0
	Total	230	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha Based on Standardized		
Cronbach's Alpha	Items	N of Items
.946	.946	7

Item Statistics

	Mean	Std. Deviation	N
Atti1	4.38	.648	230
Attit2	4.39	.682	230
Attit3	4.32	.654	230
Attit4	4.39	.643	230
Attit5	4.36	.644	230
Attit6	4.31	.691	230
Attit7	4.30	.668	230

4. Social influence

Case Processing Summary

		N	%
Cases	Valid	230	100.0
	Excluded ^a	0	.0
	Total	230	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.920	.920	7

Item Statistics

	Mean	Std. Deviation	N
SI1	3.97	.881	230
SI2	3.91	.879	230
SI3	3.88	.856	230
SI4	3.80	.838	230
SI5	3.82	.825	230
SI6	3.85	.733	230
SI7	3.73	.807	230

5. Religiosity

Case Processing Summary

	N	%
Cases		
Valid	230	100.0
Excluded ^a	0	.0
Total	230	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.817	.808	9

Item Statistics

	Mean	Std. Deviation	N
R1	4.70	.599	230
R2	3.88	.856	230
R3	3.80	.838	230
R4	3.82	.825	230
R5	3.85	.733	230
R6	3.73	.807	230
R7	4.70	.599	230
R8	4.74	.552	230
R9	4.25	.722	230

6. Awareness

Item Statistics

	Mean	Std. Deviation	N
Awa1	4.35	.628	230
Awa2	4.20	.736	230
Awa3	4.20	.702	230
Awa4	4.28	.636	230
Awa5	4.28	.636	230
Awa6	4.33	.616	230
Awa7	4.39	.616	230
Awa8	4.36	.636	230
Awa9	4.35	.700	230
Awa10	4.34	.692	230

Case Processing Summary

	N	%
C Valid	230	100.0
as Excluded ^a	0	.0
es Total	230	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.937	.939	10

APPENDIX D

Descriptive Statistics

		Statistics					
		Gender	Edu_ Lev	Religion	Age	Mar_status	Income
N	Valid	230	230	230	230	230	230
	Missing	0	0	0	0	0	0
Mean		1.53	1.80	1.04	2.50	1.90	3.57
Median		2.00	2.00	1.00	2.00	2.00	4.00
Mode		2	2	1	2	2	4
Std. Deviation		.500	.817	.204	.672	.492	.546
Variance		.250	.667	.042	.452	.242	.298
Range		1	3	1	3	3	2
Sum		353	414	240	576	436	822

		Gender			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	107	46.5	46.5	46.5
	Female	123	53.5	53.5	100.0
	Total	230	100.0	100.0	

		Edu_ Lev			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Lecturer	90	39.1	39.1	39.1
	Senior Lecturer	110	47.8	47.8	87.0
	Ass. Professor	16	7.0	7.0	93.9
	Professor	14	6.1	6.1	100.0
	Total	230	100.0	100.0	

		Religion			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Islam	220	95.7	95.7	95.7
	Others	10	4.3	4.3	100.0
	Total	230	100.0	100.0	

		Age			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-27 Yrs Old	5	2.2	2.2	2.2
	28-37 Yrs Old	122	53.0	53.0	55.2
	38-47 Yrs Old	85	37.0	37.0	92.2
	48 Yrs and above	18	7.8	7.8	100.0
	Total	230	100.0	100.0	

		Material status			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	37	16.1	16.1	16.1
	Married	184	80.0	80.0	96.1
	Divorced	5	2.2	2.2	98.3
	Widow	4	1.7	1.7	100.0
	Total	230	100.0	100.0	

		Income			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	RM 2001-RM 3000	6	2.6	2.6	2.6
	RM 3001- RM 5000	86	37.4	37.4	40.0
	Above RM 5000	138	60.0	60.0	100.0
	Total	230	100.0	100.0	

APPENDIX E

Independent T-test

Group Statistics					
	Gender	N	Mean	Std. Deviation	Std. Error Mean
INTENTION	Male	107	4.3281	.56499	.05462
	Female	123	4.3126	.64056	.05776

Independent Samples Test										
Levene's Test for Equality of Variances			t-test for Equality of Means							
					Sig. (2-tailed)		Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
			F	Sig.	t	df			Lower	Upper
INTENTION	Equal variances assumed		1.013	.315	.194	228	.846	.01558	.08019	-.14242 .17359
	Equal variances not assumed			.196	227.953		.845	.01558	.07949	-.14105 .17222

APPENDIX F

One-Way ANOVA

Education Level.

Descriptive

INTENTION

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Lecturer	90	4.1753	.58177	.06132	4.0535	4.2972	2.89	5.00
Senior Lecturer	110	4.4586	.56997	.05434	4.3509	4.5663	3.00	5.00
Ass. Professor	16	4.2361	.89247	.22312	3.7605	4.7117	2.78	5.00
Professor	14	4.2540	.41672	.11137	4.0134	4.4946	3.89	5.00
Total	230	4.3198	.60532	.03991	4.2412	4.3985	2.78	5.00

ANOVA

INTENTION

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	4.170	3	1.390	3.940	.009
Within Groups	79.738	226	.353		
Total	83.909	229			

Monthly income

Descriptive

INTENTION

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
RM 2001-RM 3000	6	3.9259	.79711	.32542	3.0894	4.7624	3.00	4.78
RM 3001- RM 5000	86	4.1886	.66625	.07184	4.0458	4.3315	2.78	5.00
Above RM 5000	138	4.4187	.53520	.04556	4.3286	4.5088	3.00	5.00
Total	230	4.3198	.60532	.03991	4.2412	4.3985	2.78	5.00

ANOVA

INTENTION

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	3.760	2	1.880	5.324	.005
Within Groups	80.149	227	.353		
Total	83.909	229			

Marital status

Descriptive

INTENTION

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Single	37	4.3604	.66739	.10972	4.1378	4.5829	3.00	5.00
Married	184	4.3213	.59659	.04398	4.2345	4.4080	2.78	5.00
Divorced	5	4.0000	.13608	.06086	3.8310	4.1690	3.89	4.22
Widow	4	4.2778	.83395	.41698	2.9508	5.6048	3.56	5.00
Total	230	4.3198	.60532	.03991	4.2412	4.3985	2.78	5.00

ANOVA

INTENTION

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.580	3	.193	.524	.666
Within Groups	83.329	226	.369		
Total	83.909	229			

Age groups

Descriptives

INTENTION

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
18-27 Yrs Old	5	4.7111	.41276	.18459	4.1986	5.2236	4.00	5.00
28-37 Yrs Old	122	4.2723	.62170	.05629	4.1609	4.3837	2.89	5.00
38-47 Yrs Old	85	4.3346	.54419	.05903	4.2173	4.4520	3.00	5.00
48 Yrs and above	18	4.4630	.77286	.18216	4.0786	4.8473	2.78	5.00
Total	230	4.3198	.60532	.03991	4.2412	4.3985	2.78	5.00

ANOVA

INTENTION

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.428	3	.476	1.305	.274
Within Groups	82.480	226	.365		
Total	83.909	229			

APPENDIX G

Correlation

		Correlations				
		INTENTION	ATTITUDE	SOCIAL_INFLUENCE	AWARENESS	RELIGIOSITY
		N	DE	CE	SS	TY
INTENTION	Pearson Correlation	1	.728**	.547**	.472**	.650**
	Sig. (1-tailed)		.000	.000	.000	.000
	Sum of Squares and Cross-products	83.909	58.088	51.875	34.567	42.130
	Covariance	.366	.254	.227	.151	.184
	N	230	230	230	230	230
ATTITUDE	Pearson Correlation	.728**	1	.470**	.523**	.545**
	Sig. (1-tailed)	.000		.000	.000	.000
	Sum of Squares and Cross-products	58.088	75.855	42.431	36.406	33.544
	Covariance	.254	.331	.185	.159	.146
	N	230	230	230	230	230
SOCIAL_INFLUENCE	Pearson Correlation	.547**	.470**	1	.412**	.891**
	Sig. (1-tailed)	.000	.000		.000	.000

	Sum of Squares and Cross-products	51.875	42.431	107.281	34.107	65.244
	Covariance	.227	.185	.468	.149	.285
	N	230	230	230	230	230
AWARENESS	Pearson Correlation	.472**	.523**	.412**	1	.472**
	Sig. (1-tailed)	.000	.000	.000		.000
	Sum of Squares and Cross-products	34.567	36.406	34.107	63.817	26.664
	Covariance	.151	.159	.149	.279	.116
	N	230	230	230	230	230
RELIGIOSITY	Pearson Correlation	.650**	.545**	.891**	.472**	1
	Sig. (1-tailed)	.000	.000	.000	.000	
	Sum of Squares and Cross-products	42.130	33.544	65.244	26.664	50.018
	Covariance	.184	.146	.285	.116	.218
	N	230	230	230	230	230

** . Correlation is significant at the 0.01 level (1-tailed).

APPENDIX H

Multiple Regarrison

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.791 ^a	.625	.619	.37372

a. Predictors: (Constant), RELIGIOSITY, AWARENESS, ATTITUDE, SOCIAL_INFLUENCE

b. Dependent Variable: INTENTION

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	52.483	4	13.121	93.941	.000 ^b
	Residual	31.426	225	.140		
	Total	83.909	229			

a. Dependent Variable: INTENTION

b. Predictors: (Constant), RELIGIOSITY, AWARENESS, ATTITUDE, SOCIAL_INFLUENCE

Coefficients^a

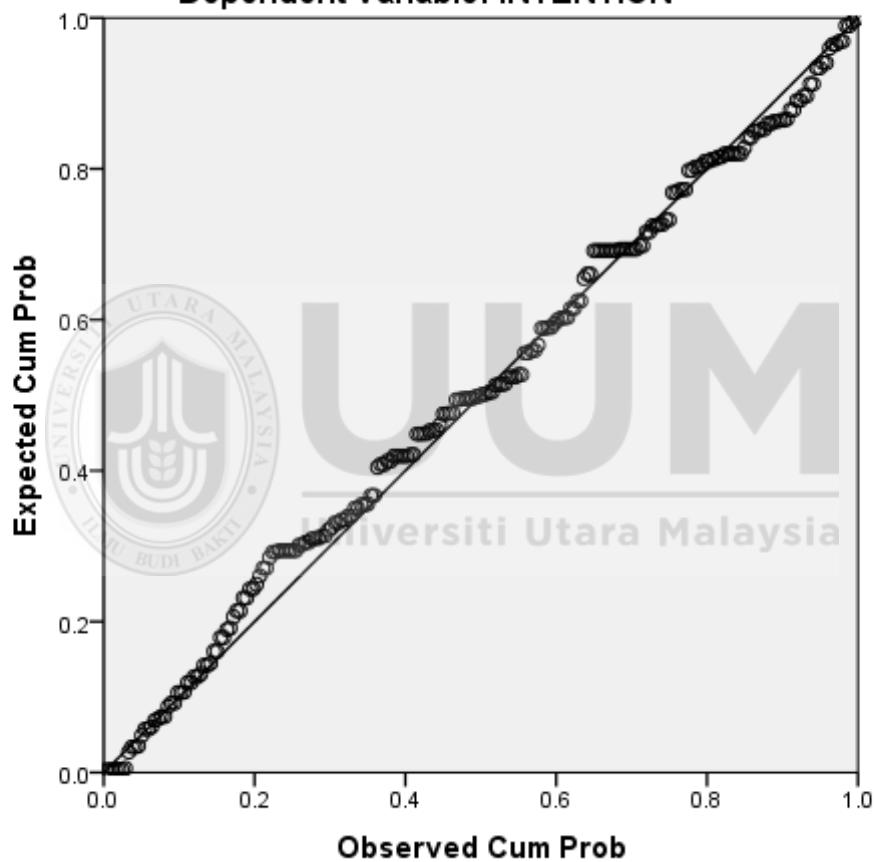
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.283	.279		-1.012	.313
	ATTITUDE	.543	.055	.516	9.889	.000
	SOCIAL_INFLUENCE	-.105	.079	-.119	-1.325	.186
	AWARENESS	.040	.057	.035	.704	.482
	RELIGIOSITY	.594	.124	.459	4.806	.000

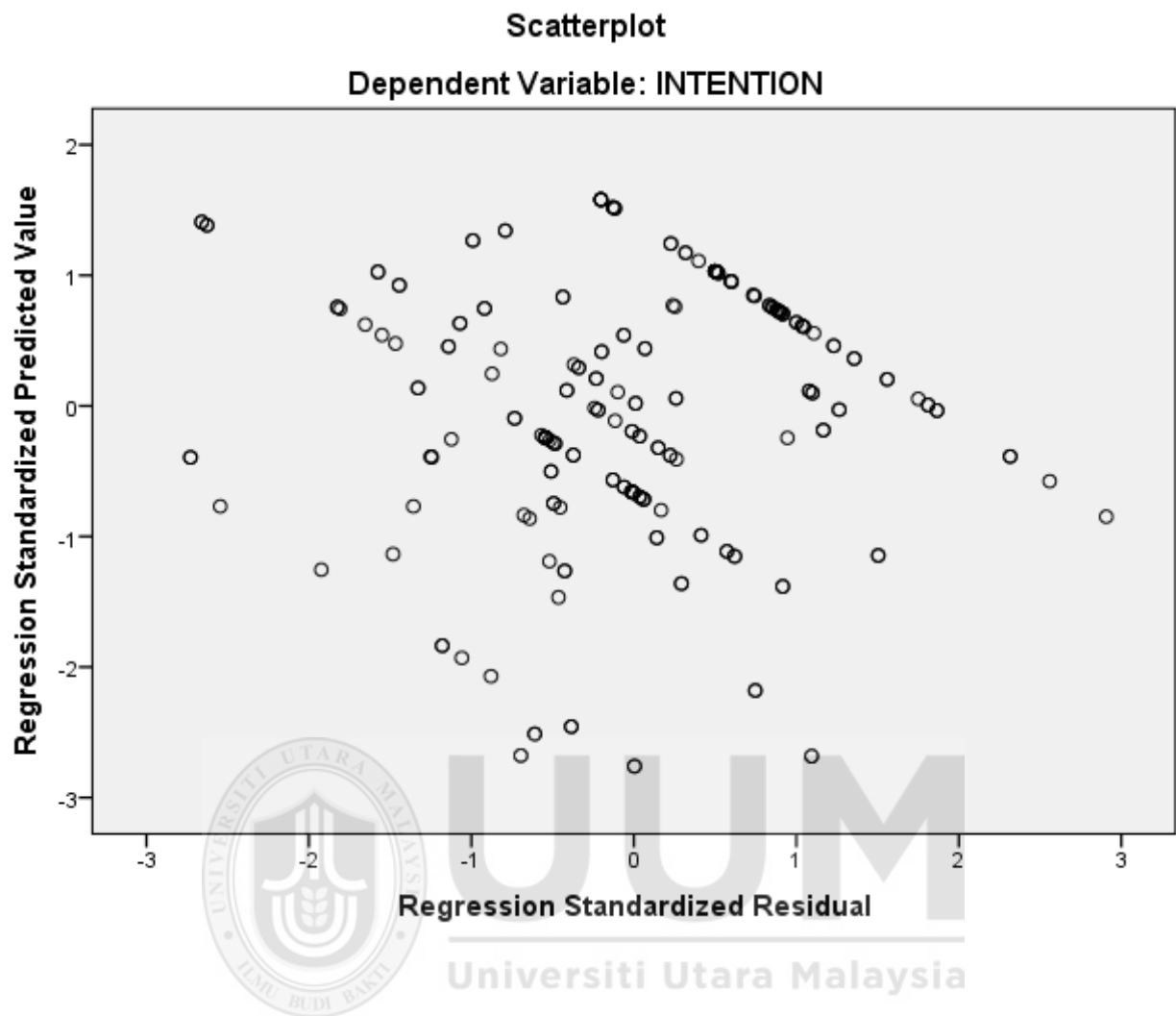
a. Dependent Variable: INTENTION

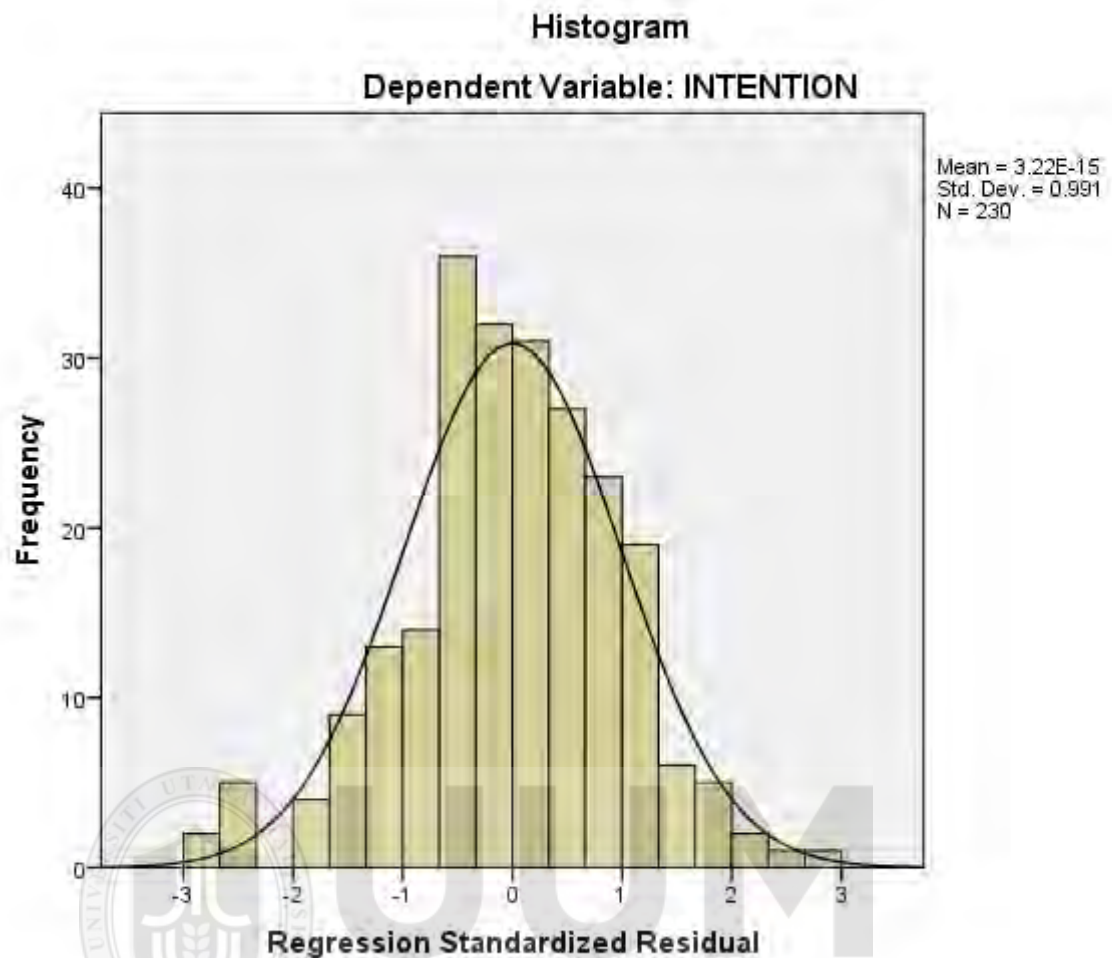
Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.9986	5.0761	4.3198	.47873	230
Residual	-1.01994	1.08646	.00000	.37045	230
Std. Predicted Value	-2.760	1.580	.000	1.000	230
Std. Residual	-2.729	2.907	.000	.991	230

a. Dependent Variable: INTENTION

Normal P-P Plot of Regression Standardized Residual**Dependent Variable: INTENTION**





APPENDIX I

Letter of Data Collection



OTHMAN YEOP ABDULLAH GRADUATE SCHOOL OF BUSINESS
Universiti Utara Malaysia
06010 UUM SINTOK
KEDAH DARUL AMAN
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"MUAFAKAT KEDAH"

UUM/OYAGSB/R-4/4/1
7 May 2017

TO WHOM IT MAY CONCERN

Dear Sir/Madam

DATA COLLECTION

COURSE: Project Paper
COURSE CODE: BPMZ69912
LECTURER: Dr. Al-Hasan Mohammed Hasan Al-Aidaros

This is to certify that the following is a postgraduate student from the OYA Graduate School of Business, Universiti Utara Malaysia. He is pursuing the above mentioned course which requires him to undertake an academic study and prepare an assignment. The details are as follows:

NO.	NAME	MATRIC NO.
1.	Bouteraa Mohamed	820646

In this regard, I hope that you could kindly provide assistance and cooperation for him to successfully complete the assignment given. All the information gathered will be strictly used for academic purposes only.

Your cooperation and assistance is very much appreciated.

Thank you.

"BERKHIDMAT UNTUK NEGARA"
"ILMU, BUDI, BAKTI"

Yours faithfully

FADHLINA BINTI MD PUDZI
Assistant Registrar
for Dean
Othman Yeop Abdullah Graduate School of Business

c.c - Student's File (820646)

Universiti Pengurusan Terkemuka
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